COMPUTER PROGRAM LISTING APPENDIX

Application Overview

e-LMO Fast Track is a web based application which will be delivered to approved Servicers via the GE MI website Servicers' Page. The intent of this web application is to provide servicers with a web-based mechanism for handling Reactive Workout Requests.

A user in a servicer shop will be able to initiate a Reactive Workout AND receive an Instant Approval via the web. The user will enter a certificate number and choose the desired Workout Type. The application will retrieve origination and delinquency data from our mainframe datastores and present this info to the user. The user will use this information to a). verify that this is the correct certificate for the workout and b) update the displayed information with the more up-to-date servicer data (if needed). The user will be required to enter a few pieces of data (data required varies based on workout type selected). This workout specific data along with the other delinquency and origination data will be run through e-LMO Fast Tracks minimum guidelines (by workout type) to determine if the workout request should be approved. If approved, the user will be shown the conditions of approval. If the user accepts the approval, they can then print the approval or save it as a file. Once the user accepts the approval, REO will be updated to indicate that the workout has been started by a Fast Track user. The application will also interface with WorkFlow Manager to initiate followup tasks corresponding to the conditions on the approval letter. If the workout request does not meet the minimum guideline edits, the user will be shown a screen indicating such with a short explanantion. The user will have the option to , (based on authority), proceed with full data entry (i.e. regular LMO) or to send the package in. If they opt for full data entry, they will be presented (at least currently) with the LMO login screen. If they opt to send the package in, a screen will show them which documents they should fax/mail.

Additional support for the user will be on the Contact Us tab which will give them the phone numbers, email links direct to workout reps here, mailing address, fax info, etc. Each user will also be able to view a list of all workouts that they put into Fast Track or all Fast Track workouts for a specific certificate number. By selecting an entry from the list presented, the user will be able to view the data entered into Fast Track for that certificate. All documents that are generated from the application, such as Promissory Note, Approval Letters and checksheets , will be able to be printed/saved by the user as well as be re-generated at any later time either by that user or one here at the National Loan Workout Center (NLWC).

For a specified period of time, users will be receive e-wards incentives for using the application. A link will be provided on the e-LMO Fast Track Main Page to allow users to get the e-wards website. Here they will be able to register for the program, view program rules, view their e-points balance and order e-ward items.

Reporting capabilities from the application will include ?????

User accounts will be setup and assigned by the Action Center. When the user goes through the MI Servicer Logon, they will then have access to information and applications on the Servicer page based on their authority level. Users who are authorized for e-LMO Fast Track will be able to click on it here to start the process.

General Form Specifications

1. all fonts should be Arial
2. drop boxes should show contents of entire list – no spin controls, no mouse overs.
3. data entry fields should be readily distinguished from REO/RMG data, by color coding

MAIN PAGE

Form Layout
see p:\misso\workout\elmo DMADV\Fast Track Demo\mainpage.htm

Form Components
5 buttons , see form links below
see screenfields.xls workbook, MainPage worksheet MainPage for more details on the HTML template

Certificate Number – Alphanumeric text field. Data entered by user. REQUIRED.
Lender Loan # - Alphanumeric text field. Data entered by user. OPTIONAL
Investor Name – single select listbox. Prefill box with 'Fannie Mae' , 'Freddie Mac' ,'Other' in that order
Workout Type – Single Select list box. User must choose ONE from the list. Show all options in list, do not allow a scroll bar.
Continue Button – see Form Process below.

Form Links

NOTE - buttons should be for links to

Contact Us
Submit Package
Fast Track Workouts
e-Wards
Logoff

To return to Servicer Site Home page, click on Logoff button.

If you do not see a workout listed that you would like approval on, click on the Contact Us button to contact GE for assistance.

If you would like to submit a package for a GE Workout Rep to review, click on the Submit Package button for details on package submission.

Form Processes

Read Registry Entries
        path for HTML Templates
        eLMOs userid and password to login to NOVA
        FTRK_Interface_Ver (should be set to FTRK 1.0.0 on MTS box)
        FTRK_Data_Layer_Ver (should be set to FTRK 1.0.0 on MTS box)
        rest to be determined ....

Load Form

Store User_id and OrgNbr (passed as parameters in the URL from signon asp) from the Servicer webpage at start of e-lmoFastTrack as
        applSecUserId as String
        applSecOrgId as String
        Using UserUtility .dll
                Get phoneNbr for applSecUserID and save as VB Variable

        parse URL parameters and store userid and org id in above variables (these variable names will be referrenced throughout the various spec documents).

Validate User and check authorization for FullDataEntry LMO.

       select first_name, last_name, security_level, site_id, site_mode, active_ind from wo_user, site_info

       where user_id = @user_id passed from login

       and wo_user.site_id = site_info.site_id

       Save site_id as a global variable userSiteID as string (this variable name will be referenced throughout various spec documents).

           last_name as global variable userLastName

           first_name as global variable userFirstName

If active_ind <>'Y' then

       return error message -> 'User Account is no longer Active. Please contact GE for assistance. Push Contact Us button.'

Else

       If site_mode <> 'FASTTRACK' then

           return error message -> 'You are not authorized to use ' & systemName & '. Please contact GE for assistance. Push Contact Us button.'

       End if

End If

***

If (security_level <> 93) then

       user is not authorized to use LMO Full Data Entry

       set global variable to indicate notAuthFDE

End If

Data Entry fields for Certificate Number and Lender Loan Number are blank

Workout Type Dropbox should prefill with the following

see screenFields.xls for SQL required to fill this drop box.

Repay / Forbear

Modification

BAP   (? or call this partial claim advance)

BAP/MOD

Presale

Deed-in-lieu

Initialization Processes

Initialize the Process State variables: for REO Extract Returned Data, REO Extract Transaction Format and Application Request Variables.

'select fasttrack global values from loans.max_values table. (These variables will be used throughout the 'application with each type of workout requested – see ValidWORequest function in applFunctions.doc)

Call GetFTMaxValues

User Pushes Continue button

NOTE - User should enter a Certificate Number and choose a Workout Type. These 2 fields are required in order to proceed.

' check for valid CertNumber

       validCert = True

       'validate Certificate Number – cert number entered should be 10 digits

       If len(certNbr) = 0 then

Error Message to User ' Please enter a 10 digit Certificate Number'
validCert = False
  redisplay mainPage form
Else
     If len(certNbr) <> 10 then
          add 0 to front of certNbr
         If len(certNbr) < > 10 then
           add 0 to end of certNbr
           If len(certNbr) < > 10 then
              Error Message to user   'Please enter a 10 digit Certificate Number'
              validCert = False
              redisplay mainPage form
           End If
         End If
End If
End If

' ensure User chooses a workout type
If a requestedWO was not selected from droplist then
     Error Message to user 'Please choose a Workout Type.'
     redisplay mainPage form
End If

'check for other FastTrack workouts for this certificate in the LMO loans table
' format SQL Query to get the Loan Data. If wo_approved_ind = 'P' then continue
'to get borrower and subject property and requested workout data to display all elements of
'Orig And Delq Data and workout data on screen.
If validCert then
     'Check LMO to see if there is a Workout In progress in the Oracle DB
     GetLoanData
     If row returned then
     '*** possibly add check here for (current date – input date < some # days to prevent '
     'workout to be approved on old data.
     'then workout information was inserted into LMO but has not been approved
     'user can continue working on this workout
          getBorrowerData
          getPropertyData
          Select Case loans.workout_cd
              Case 'MOD'
                  getModData
                  load MOD screen as new window
              Case 'Repay/Forbear'
                  getRepayData
                   load Repay screen as new window
              Case 'BAP'
                  getBAPdata
                  load BAP as new window
              Case 'BAPMOD'
                  getBAPMOD data
                  load BAPMOD as new window
               Case 'Presale'
                  getPresaleData
                  load Presale as new window
              Case 'Deed-in-lieu'
                  getDILData

load DIL as new window
End Select
Else
'LMO does not have any workouts in progress for this cert. Need to go get data from
'REO
Call CheckInvestorName
Call GetOrigAndDelqData
If errors from above go to Error_Exit
'Check to see if REO shows an approved/not completed workout for this
'certificate
If investorName selected from dropbox <> investor_name returned from REO
then

'reset the investor loan number returned from REO to 'blank'
investor_loan_nbr returned from REO = ' '
'call REO Update for Investor Name Change
call REOUpdate('INVCHANGE', cert_nbr, master_policy_nbr,
REOInvestorName, workoutPgmInd, investor_loan_nbr, 'F-
EFT', systemDate)
Insert into message_info values (@sysDateTime, @siteID, @certNbr,
'REOUPDT' , @errorCode, '@dataField ', '@valueOfDataField ')
as returned in error record from REOUpdate pgm. SAME error record
as Extract.
End If
If (workout_status_ind from REO = 'P') then

alertMsg 'An Approved ' & REO data workout_cd & ' Workout
already exists for this certificate. Would you like to fail this one and
enter a new workout?' with Yes or No buttons (or OK or Cancel)

If NO then
keep user at the MainPage - blank out Certificate Nbr and
Lender Loan Number and reset Type of Workout to its default
End If

If YES then
'call REO Update transaction to show the Workout in REO as failed
Call REOUpdate(certNbr, masterPolicyNbr, 'F' for status,
by EFT, date system date)
'prepare to insert a new workout into LMO
Call GetNextID
Call GetSeverityForCert
Call InsertLoan
Call InsertBorrowers
Call InsertProperty
'this function will check mainframe/user entered data to
'Requested Workout type for feasibility –all the
'feasibility edits for a specific WO type are contained in
'this function
Call Function to ValidateWORequest
If Error returned then
go to Error_Exit
Else
prepare the Header Screen with the REO data returned
End If
Select Case requestedWO

```
                              Case 'MOD'
                                     load MOD screen as new window
                              Case 'Repay/Forbear'
                                     load Repay screen as new window
                              Case 'BAP'
                                     load BAP as new window
                              Case 'BAPMOD'
                                     load BAPMOD as new window
                              Case 'Presale'
                                     load Presale as new window
                              Case 'Deed-in-lieu'
                                     load DIL as new window
                              End Select
                     end if
              Else
              'no pending workouts exist in LMO and no approved and not closed workouts
              'exist in REO
              'prepare to insert a new workout into LMO
                     Call GetNextID
                     Call GetSeverityForCert
                     Call InsertLoan
                     Call InsertBorrowers
                     Call InsertProperty
                     'this function will check mainframe/user entered data to
                     'Requested Workout type for feasibility –all the
                     'feasibility edits for a specific WO type are contained in
                     'this function
                     Call Function to ValidateWORequest
                     If Error returned then
                              go to Error_Exit
                     Else
                              prepare the Header Screen with the REO data returned
                     End If
                     Select Case requestedWO
                     Case 'MOD'
                              load MOD screen as new window
                     Case 'Repay/Forbear'
                              load Repay screen as new window
                     Case 'BAP'
                              load BAP as new window
                     Case 'BAPMOD'
                              load BAPMOD as new window
                     Case 'Presale'
                              load Presale as new window
                     Case 'Deed-in-lieu'
                              load DIL as new window
                     End Select
              End If
       End If
End If

Error_Exit:
       Handle Error as follows:
       SQL Insert:  For each cert which errors, insert to the Oracle LMO
       database table message_info.  See ErrorRecord definition.
```

Insert into message_info values (@sysDateTime, @siteID, @certNbr, 'EXTRACT' , @errorCode, '@dataField ', '@valueOfDataField ')

(see error messages in the err_codes table for description corresponding to code. For more information of what error codes are raised see specsREOExtract.doc)

select err_message_txt from err_codes where err_code_txt = @errorCode
Build DoesNotMeetGuidelines screen (see specsDoesNotMeet.doc for more information)

serrCode = workout.err_codes.err_code_txt
serrMsg = workout.err_codes.err_message_txt

Functions

Function CheckInvestorName
       ' this function will check to see if the investor selected is part of a delegated program
       ' If the user chooses Freddie Mac then, error -> not done in Fast Track, see error message
       'If the user chooses FNMA, then, using the applSecOrgID assigned to the user logged in, check
       'the WorkFlow Acct Mgr Table to determine is workout_pgm_code = 'A' for Active Delegated
       'Partner

If investorName selected in drop box = 'Freddie Mac' then

REOInvestorName = 'FHLMC'
Insert into message_info values (@sysDateTime, @siteID, @certNbr, 'FASTTRACK' , '103', 'InvestorName ', '@selected value of InvestorName dropbox ')

select err_message_txt from err_codes where err_code_txt = '103'

Build DoesNotMeetGuidelines screen (see specsDoesNotMeet.doc for more information)

Else
       If investorName selected in drop box = 'Fannie Mae' then
              If IsActiveDelegatedOrg(applSecOrgID) then
                     REOInvestorName = 'FNMA – A'
                     Insert into message_info values (@sysDateTime, @siteID, @certNbr, 'FASTTRACK' , '103', 'InvestorName ', '@selected value of InvestorName dropbox ')

                     select err_message_txt from err_codes where err_code_txt = '103'

                     Build DoesNotMeetGuidelines screen (see specsDoesNotMeet.doc for more information)
              Else
                     REOInvestorName = 'FNMA – P'
              End If
       End If
End If

Function IsActiveDelegatedOrg (orgID as string)
       'using WorkFlow table, check workout_pgm_ind
       ' this table is still being designed

DEFAULT to return FALSE for now.

```
Select workout_pgm_ind from ?????????? where org_id = orgID
If workout_pgm_ind = 'A' then
        return True
else
        return False
End If
```

Function GetLoanData
```
        Select internal_id_nbr, workout_cd, user_id, input_date, current_upb_amt, coverage_pct,
est_fclsr_start_date, fclsr_sale_date from loans
        Where cert_nbr = @dataEnteredCertNbr and wo_approved_ind = 'P'

        If substr(oLoans.workout_cd,1,3) = 'MOD' then
                requestedWO = 'MOD'
        Else
                If substr(oLoans.workout_cd, 1,3) = 'BAP' then
                        If substr(oLoans.workout_cd,1,6) = 'BAPMOD' then
                                requestedWO = 'BAPMOD'
                        Else
                                requestedWO = 'BAP'
                        endif
                Else
                        requestedWO = oLoans.workout_cd
                end if
        end if
```

Function GetNextId
```
'get the next id them immediately update the table to set the next avail ID
select NEXT_ID from id_counter where TABLE_NAME = 'LOANS' and
                COLUMN_NAME = 'INTERNAL_ID_NBR'


oLoans.internal_id_nbr = id_counter


update id_counter Set NEXT_ID = NEXT_ID + 1 where TABLE_NAME = 'LOANS' and
                COLUMN_NAME = 'INTERNAL_ID_NBR'
```

Function GetSeverityForCert
```
Select severity from state where state = PropertyAddress State code and
        Property Address Zip Code between begin_zip_cd and end_zip_cd
```

Function GetOrigAndDelqData
```
        Format the following

        cert_nbr                char(20)  as data entered by user
        delq_org_id      char(20)  passed from login to site
        lender_loan_nbr         char(20)  as data entered by user


   Call 'black box' in GEMISSODAL


   Move the temp_string returned from the blackbox call as follows
        If 1st 3 characters of temp_string = 'ERR' then
                move temp_string to the errorRecord definition
        Else
```

move to the loans, borrowers and property data structures (see below)
End If

'Insert into oracle
    Call InsertLoan
    Call InsertBorrowers
    Call InsertProperty

'Extract Data String to be formatted for reading as follows
' length = 347
Private Type REO_Loan
    cert_nbr   As String * 10
    lender_loan_nbr   As String * 20
    orig_upb_amt   As String * 12
    orig_term_nbr   As String * 3
    orig_date   As String * 10
    orig_int_rate_pct   As String * 6
    reinstate_amt   As String * 10
    loan_due_date   As String * 10
    mth_delq_nbr   As String * 3
    curr_upb_amt   As String * 10
    remain_term   As String * 3
    curr_int_rate_pct   As String * 6
    fclsr_start_date   As String * 10   /*oLoans. override_fclsr_date
    fclsr_sale_date   As String * 10   /*oLoans.fclsr_sale_date
    pi_amt   As String * 10
    ti_amt   As String * 9
    piti_amt   As String * 10
    coverage_pct   As String * 3
    category_cd   As String * 40
    investor_name   As String * 40
    previous_bap_advance_amt   As String * 10
    insurance_type_cd   As String * 1
    investor_loan_nbr   As String * 10
    user_servicer_name   As String * 40
    delq_servicer_org_id   As String * 20
    workout_cd   As String * 20
    workout_status_ind   As String * 1
    master_policy_nbr   As String * 10
End Type

' length = 374
Private Type REO_Borrower
    borr_cd   As String * 3
    pri_last_name   As String * 20
    pri_first_name   As String * 20
    pri_middle_init   As String * 1
    pri_phone_nbr_txt   As String * 25
    pri_chp7_bankruptcy_ind   As String * 1
    bankruptcy_status   As String * 20
    pri_borr_addr1_txt   As String * 65
    pri_borr_addr2_txt   As String * 65
    pri_borr_city   As String * 50
    pri_borr_state   As String * 2
    pri_borr_zip   As String * 10

```
    cob_last_name          As String * 20
    cob_first_name         As String * 20
    cob_middle_init        As String * 1
    oth_last_name          As String * 20
    oth_first_name         As String * 20
    oth_middle_init        As String * 1
    bk_rlse_date           As String * 10
End Type


' length = 232
Private Type REO_Prop
    addr1_txt              As String * 65
    addr2_txt              As String * 65
    city                   As String * 50
    state                  As String * 2
    zip_cd                 As String * 10
    occupancy_des          As String * 40
End Type


Private Type REO_Workout
    REO_Loan As REO_Loan
    REO_Borrower As REO_Borrower
    REO_Prop As REO_Prop
End Type


' Total lenght of the extract
Private Type REO_Workout_Buffer
    sOutPutBuffer As String * 953
End Type


Private Type REO_Err_record
    err_ind                As String * 3
    err_datetime           As String * 18
    err_cert               As String * 10
    err_code               As String * 10
    err_data               As String * 40
    err_field              As String * 65
End Type


Private Type REO_Err_record_Buffer
    sErrBuffer             As String * 146
End Type


GetFTMaxValues
'Note – these values will need to be accessed throughout the application for various calcs
Select ft_Max_Repay_Term, ft_Max_BAP_Exposure_pct, ft_NOS_Pct, ft_FMV_Pct,
ft_Total_Debt_Pct, ft_Loss_Limit_Amt, ft_Max_Nbr_BPO_Days, ft_UPB_Tolerance_Pct,
ft_failed_wo_eward_amt, ft_submit_wo_eward_amt, ft_full_data_entry_eward_amt,
ft_approve_wo_eward_amt, ft_noncure_note_start_days, ft_cure_note_start_days
from max_values


InsertLoan (table Name workout.loans)
            internal_id_nbr = id number returned from GetInsertLoanID
            cert_nbr = cert # entered on MainPage and stored as global variable
            user_id = applSecUserID
```

site_id = userSiteID
workout_cd = 'SYSBLK'
user_sign_off_id = NULL
workout_sign_off_date = Null
interface_ver = FTRK_Interface_Ver from registry
data_layer_ver = FTRK_Data_Layer_Ver from registry
loan_Locked_ind = ' '
input_date = current System date
orig_upb_amt = orig upb amt returned from REO
orig_upb_des = 'System'
orig_term_nbr = orig term nbr returned from REO
int_rate_pct = returned from REO
reinstate_amt = returned from REO
loan_due_date = returned from REO
loan_due_date_des = 'System'
est_mth_delq_nbr = mth_delq_nbr returned from REO
mth_delq_nbr = same as above
curr_upb_amt = returned from REO
curr_upb_amt_des = 'System'
remain_term_nbr = orig_term_nbr – (#months difference between loan_due_date
                            and orig_date)
remain_term_nbr_des = 'System'
est_term_remain_nbr = same as remain_term_nbr
curr_int_rate_pct = 0
curr_int_rate_pct_des = 'N/A'
est_payoff_date = '01/01/1900' oracle default 'blank' date
est_payoff_amt = 0
actual_payoff_amt = 0
actual_payoff_amt_des = 'N/A'
est_fclsr_date = '01/01/1900'
override_fclsr_date = Foreclosure Start Date as returned from REO
override_fclsr_date_des = 'System'
act_pi_amt = returned from REO
est_pi_amt = same as above
pi_des = 'System'
ti_amt = returned from REO
piti_amt = returned from REO
coverage_pct = returned from REO
category_cd = returned from REO
reactive_workout_req_des = 'N/A'
investor_name = investor Name selected in dropbox from the MainPage Form
investor_allows_mods_ind = 'Y'
min_inv_int_rate_pct = 0
workout_plan_des = 'N/A'
wo_approved_ind = 'P'
wo_status_ind = 'P'
orig_ltv = 0
import_ind = 'N'
advantabe_exp_pct = 0
previous_bap_adv_amt = returned from REO
insurance_typ_cd = (select insurance_typ_cd from site_info where site_id = userSiteID)
servicer_loan_nbr = returned from REO
investor_loan_nbr = (If investor_name returned from REO = Investor Name selected on
MainPage then set investor_loan_nbr = returned from REO value Else set to spaces)
claim_deal_ind = ' '

fclsr_sale_date = returned as fclsr_sale_date from REO

FOR all remaining columns set as their corresponding data type default
varchar or char = ' ' (NOTE if column name ends in _des set to 'N/A'),
date = '01/01/1900',
float = 0
number = 0

Insert Borrowers(table Name workout.borrowers)
    **** REPEAT FOR EACH BORROWER RETURNED FROM THE REO EXTRACT FOR A
MAX OF 3 BORROWERS
    internal_id_nbr = same as used in Insert Loan
    borr_cd = returned from REO (PRI, COB, OTH depending on the number of Borrowers existing
on the mortgage)
    last_name = returned from REO
    first_name = returned from REO
    middle_init = returned from REO
    honorific_txt = ' '
    phone_nbr_txt = returned from REO for borr_cd = 'PRI' ONLY
    chapter7_ind = Chp7_bankruptcy_Ind returned from REO for borr_cd = 'PRI' ONLY
    chapter7_des = If chapter7_ind = 'Y' then set = 'System' else set = 'N/A' for borr_cd = 'PRI'
ONLY
    borr_addr_txt1 = returned from REO for borr_cd = 'PRI' ONLY
    borr_addr_txt2 = returned from REO for borr_cd = 'PRI' ONLY
    borr_addr_city = returned from REO for borr_cd = 'PRI' ONLY
    borr_addr_state = returned from REO for borr_cd = 'PRI' ONLY
    borr_addr_zip = returned from REO for borr_cd = 'PRI' ONLY
    servicer_bkrpt_status_ind = 'blank' for borr_cd = 'PRI' ONLY)
    other_bankruptcy_des = (If bankruptcy_status returned from REO is = 'Chapter 11' or 'Chapter
13' then set this = to bankruptcy_status)

FOR all remaining columns set as their corresponding data type default
varchar or char = ' ' (NOTE if column name ends in _des set to 'N/A'),
date = '01/01/1900',
float = 0
number = 0

Insert Property (table name workout.subj_property)
    internal_id_nbr = same as used in Insert Loan
    addr1_txt = addr1_txt returned from REO
    addr12_txt = addr2_txt returned from REO
    city = city returned from REO
    state = state returned from REO
    zip_cd = zip cd returned from REO
    occupancy_des = occupancy_des returned from REO

FOR all remaining columns set as their corresponding data type default
varchar or char = ' ' (NOTE if column name ends in _des set to 'N/A'),
date = '01/01/1900',
float = 0
number = 0

Application Data
'Note – this data will need to be accessed throughout the application

CertNbr	as string	'data entered on MainPage
lenderLoanNbr	as string	'data entered on MainPage
requestedWO	as string	'selected from listbox on MainPage
applSecUserID	as string	'passed in URL to fast track app
applSecOrgID	as string	'passed in URL to fast track app

Help Text - display in Status Window

- Certificate Number - 'Please enter a 10 digit GE Certificate Number'
- Lender Loan # - 'Please enter your Loan Number'
- Workout Type – 'Please select desired Workout'

REPAY / FORBEAR

Form Layout

see prototype repay.htm

Form Components
see screenFields.xls workbook, Repay worksheet for more details
REO/RMG Data
- Display Only Controls
  - Borrower Name, Certificate Number, Lender Loan Number, Requested Workout Name (Repay / Forbear)
  - Coverage Pct

- Prefilled and Modifiable text controls (prefilled from REO Extract data – see GetOrigAndDelqData in specMainPage.doc)
  - Primary Borrower First Name, MI, Last Name
  - CoBorrower First Name, MI, Last Name
  - Other Borrower First Name, MI, Last Name
  - Borrower Mailing Address Line 1
  - Line 2, City, ST and Zip
  - Property Address Line 1
  - Line 2, City ST and Zip
  - Investor Name
  - Bankruptcy Status
  - Current UPB
  - F/C Start Date, F/C Sale Date

SERVICER DATA ENTRY – color code as ????? Request is to distinguish these data entry fields from those prefilled by GE .
- Expected Repay Term (in Months)
- Expected Cure Date
- Has Loan Currently Been Referred to F/C

Form Links

NOTE - buttons should be for links to
GE MI Home
Contact Us
Fast Track Workouts
e-Wards
Feedback

Form Processes
Load Form
    see spreadsheet screenFields.xls Repay worksheet

User Pushes Continue button
    'NOTE – all msgs defined below should be alert messages and should return the user to the same page, and for specific data elements return focus to those elements.
    'check data that GE retuned from REO extract and that user may have modified

    Call ValidateGEModifiableData

'validate user entered data

'validate Expected Cure Date
If Expected Cure Date from screen is not a valid date then
       msg 'Expected Cure Date is invalid'
End if

'check repay term
If repayTerm from screen > fastTrackMaxRepayTerm then
       msg 'Term Entered Exceeds Maximum Allowable Term of 18 mos. Please Reduce The
       Term Or Push Continue To See Other Options. '
End if

'foreclosure has started so set radio button value to yes (if date is greater than Oracle default for
' "blank" date
     If FCStartDate > '1900-01-01' then
        referredToFCOpt = True
    Else
       If referredToFCOpt = True Then
          If FCStartDate = '01/01/1900' then
            msg 'Loan has been referred for foreclosure. Please enter a
            Foreclosure Start Date.'
          End If
          If FCSaleDate = '01/01/1900' then
            msg 'Loan has been referred for foreclosure. Please enter a
            Foreclosure Sale Date.'
          End If
       End If
    end if

    see screenfields.xls Repay worksheet Input Validation for additional details

If no errors from data edits then
' call ValidWORequest function to run workout edits
    If ValidWORequest Then
       'check for insert or update by selecting from loans table (see logic in specsMainPage.doc for
setting value of internal_id_nbr)
          UpdateLoan   see functions below
          UpdateBorrower
          UpdateSubjProperty
          InsertRepay
          Call SetApprovalConditions(requestedWO) (see applFunctions.doc)
          Load ConditionalApproval screen
    End If
End if

If NOT ValidWORequest then
    load Does Not Meet Guidelines form with errReason (see ValidWORequest in
specsApplFunctions for details on the various errReason values)
End If

Functions

Function ValidateGEModifiableData

```
modifiedDataOK = TRUE
select state from state where @BorrAddrZipCode between begin_zip_cd and end_zip_cd

If (NO row returned) or ( state from DB <> state entered on screen) then
        msg 'Borrower Mailing Address has Invalid State and Zip combination'
        modifiedDataOK = FALSE
end if

'validate Property Mailing state and zip
'use workout.state table to check against
select state from state where @PropAddrZipCode between begin_zip_cd and end_zip_cd
If (NO row returned) or (state from DB <> state entered on screen) then
        msg 'Property Address has Invalid State and Zip combination'
        modifiedDataOK = FALSE
end if

'validate F/C start date
If FCStartDate not a valid date then
        msg 'F/C Start Date is invalid'
        modifiedDataOK = FALSE
end if

'validate F/C Sale Date
If FCSaleDate not a valid date then
        msg 'F/C Sale Date is invalid'
        modifiedDataOK = FALSE
End if

'validate Current UPB
If  currUPB from screen > 0 then
        estCurrUPB = (origUPBAmt – (# mos difference between loanDueDate and OrigDate *
                P&I)
        minEstCurrUPB = estUPB – (estUPB * fastTrackUPBLowLim)
        maxEstCurrUPB = estUPB – (estUPB * fastTrackUPBMaxLim)
        If (minEstCurrUPB > CurrUPB from screen) Or (CurrUPB from screen >
        maxEstCurrUPB) then
                msg 'Current UPB is  ????'
        modifiedDataOK = FALSE
        End If
End If

'check Investor Name
If  investorName entered on MainPage screen <> InvestorName from REO extract then
        set investorLoanNbr to spaces
End if

'check Bankruptcy Status
If  CHP7_BANKRUPTCY_IND = 'Y' then
        If BK_RLSE_DATE  IS POPULATED then
                If BankruptcyStatus selected by the user is NOT = either 'Chp7 Reaffirmed
                    Discharged' or 'Chp7 NonReaffirmed Discharged' then
                        msg 'Our records show a release Chp 7 Bankruptcy.  Please choose Chp7
                                Reaffirmed Discharged or Chp 7 NonReaffirmed Discharged'
                End If
        Else
```

               Selected value should be set to 'Chp 7 Active' as returned from REO
               Disable Bankruptcy Status (keep visible but do not allow it to be changed)
       End If
   End If

End Function

UpdateLoan (table Name workout.loans)
Do DBGetFromKey using oLoans.internal_id_nbr
Update the following cols on the loans row
       workout_cd = 'Repay Plan'
       loan_due_date = Loan Due Date from Verified Data portion of the Form
       loan_due_date_des = 'System'
       curr_upb_amt = curr UPB Amt from Verified Data portion of the Form
       curr_upb_amt_des = 'System'
       override_fclsr_date = F/C Start Date data entered in Verified Info part of Form
       reactive_workout_req_des = ????
       wo_approved_ind = 'P'
       wo_status_ind = 'P'
       investor_loan_nbr = returned from REO or data entered in Verified Portion of Form
       fclsr_sale_date = F/C Sale Date from Verified Info portion of Form
Do DBStore to replace entire row

UpdateBorrower (table Name workout.borrowers)
       **** REPEAT FOR EACH BORROWER RETURNED FROM THE REO EXTRACT FOR A
MAX OF 3 BORROWERS
Do DBGetFromKey using oLoans.internal_id_nbr, borr_cd = 'PRI'
Update the following cols
       last_name = from Primary Borrower Name on Verified Portion of Screen
       first_name = from Primary Borrower Name on Verified Portion of Screen
       middle_init = from Primary Borrower Name on Verified Portion of Screen
       chapter7_ind = IF Bankruptcy Status selected by user on Verified Info part of Form = 'Chp 7
NonReaffirmed Discharged' or 'Chp 7 Reaffirmed Discharged' or 'Chp 7 Active' then set = 'Y' else set =
'N'
       chapter7_des = If chapter7_ind = 'Y' then set = 'System' else set = 'N/A'
       borr_addr_txt1 = from Primary Borrower Addr on Verified Portion of Screen
       borr_addr_txt2 = from Primary Borrower Addr on Verified Portion of Screen
       borr_addr_city = from Primary Borrower Addr on Verified Portion of Screen
       borr_addr_state = from Primary Borrower Addr on Verified Portion of Screen
       borr_addr_zip = from Primary Borrower Addr on Verified Portion of Screen
       servicer_bkrpt_status_ind = (set to 'R' if bankruptcy status selected = 'Chp7 Reaffirmed
Discharged. Set to 'N' if bankruptcy status selected = 'Chp7 NonReaffirmed Discharged' else set =
'blank')
       other_bankruptcy_des = (if Bankruptcy Status selected by user on Verified Info part of Form =
'Chp 11Active' or 'Chp 13 Active' then set to 'Chapter 11' or 'Chapter 13' accordingly.)

Do DBStore to replace entire row

Do DBGetFromKey using oLoans.internal_id_nbr, borr_cd = 'COB'
Update the following cols
       last_name = from Primary Borrower Name on Verified Portion of Screen
       first_name = from Primary Borrower Name on Verified Portion of Screen
       middle_init = from Primary Borrower Name on Verified Portion of Screen
Do DBStore to replace entire row

Do DBGetFromKey using oLoans.internal_id_nbr, borr_cd = 'OTH'
Update the following cols
       last_name = from Primary Borrower Name on Verified Portion of Screen
       first_name = from Primary Borrower Name on Verified Portion of Screen
       middle_init = from Primary Borrower Name on Verified Portion of Screen
Do DBStore to replace entire row

Insert Property (table name workout.subj_property)
Call CheckREOToEnteredPropAddr
Do DBGetFromKey using oLoans.internal_id_nbr
Update the following cols
       addr1_txt = property address line 1 from Verified Data on Form
       addr12_txt = property address line 2 from Verified Data on Form
       city = property address city from Verified Data on Form
       state = property address state from Verified Data on Form
       zip_cd = property address zip cd from Verified Data on Form

Insert Repay (table name workout.repay)
       internal_id_nbr = same as used in Insert Loan
       term_w_curr_disp_amt = RepayTerm (in Months) data entered on Form
       workout_feasible_ind = 'Y'
       estimated_cure_date = Expected Cure Date from screen (calculated)

       FOR all remaining columns set as their corresponding data type default
       varchar or char = ' ' (NOTE if column name ends in _des set to 'N/A'),
       date = '01/01/1900',
       float = 0
       number = 0

CheckREOToEnteredPropAddr
'If the user changes any portion of the Subj Property address from what is shown as in REO
'then a warning message is inserted into Message_info table
'all Fast Track warning messages (err code 700series) will be included in the email to the WORep
       If (property address line 1 from Verified Data on Form <> REO Extract addr1_txt) OR
         (property address line 2 from Verified Data on Form <> REO Extract addr2_txt) OR
         (property address city from Verified Data on Form <> REO Extract city) OR
         (property address state from Verified Data on Form <> REO Extract state) OR
         (property address zip cd from Verified Data on Form <> REO Extract zip_cd) Then

             Insert into message_info values (@sysDateTime, @siteID, @certNbr, 'FASTTRACK',
             '702', ' ', ' ')
       End If

Help Text - display in Status Window
when the data entry field is clicked , display the following in the status window

Borrower First Name	show	Primary Borrower First Name
Borrower MI	show	Primary Borrower Middle Initial
Borrower Last Name	show	Primary Borrower Last Name
CoBorrower First Name	show	Primary Borrower First Name
CoBorrower MI	show	Primary Borrower Middle Initial
CoBorrower Last Name	show	Primary Borrower Last Name
Other Borrower First Name	show	Primary Borrower First Name

Other Borrower MI	show	Primary Borrower Middle Initial
Other Borrower Last Name	show	Primary Borrower Last Name
Borrower Mailing Address Line 1	show	Current Mailing Address for Primary Borrower
Property Address	show	Valid Address for the insured property
Current UPB	show	Unpaid Principal Balance as of the last paid installment
F/C Start Date	show	Date when foreclosure started
F/C Sale Date	show	Expected foreclosure sale date
Investor Name	show	Choose appropriate investor
Bankruptcy Status	show	Choose appropriate bankruptcy status. Is not bankrupt, choose Not Applicable.
Expected Repay Term	show	Number of Months to be brought current under the repayment plan
Expected Cure Date	show	Date on which the loan will be brought current
Loan Referred to F/C	show	Check Yes if loan has been referred for foreclosure

MOD

Form Layout

see prototype mod.htm

Form Components
REO/RMG Data
- Display Only Controls
    - Certificate Number, Lender Loan Number, Requested Workout Name (Repay / Forbear)
    - Coverage Pct

- Prefilled and Modifiable text controls
    - Primary Borrower First Name, MI, Last Name
    - CoBorrower First Name, MI, Last Name
    - Other Borrower First Name, MI, Last Name
    - Borrower Mailing Address Line 1
    - Line 2, City, ST and Zip
    - Property Address Line 1
    - Line 2, City ST and Zip
    - Investor Name
    - Bankruptcy Status

- Prefilled and Modifiable Credit Data controls
    - Current UPB

- Prefilled and Modifiable Date controls
    - F/C Start Date, F/C Sale Date

SERVICER DATA ENTRY – color code as ?????

Form Links

Note tabs should be for links to
GE MI Home
Contact Us
Fast Track Workouts
e-Wards
Feedback

Form Processes
Load Form
        see spreadsheet screenFields.xls MOD worksheet

User Pushes Continue button
        'NOTE – all msgs defined below should be alert messages and should return the user to the same page, and for specific data elements return focus to those elements.
        'check data that GE retuned from REO extract and that user may have modified

        Call ValidateGEModifiableData (see specsRepay.doc for function code)

        'validate user entered data

        'validate New Interest Rate

If New Interest Rate is < 1.000 or > 99.999 then
        msg 'New Interest Rate is invalid'
End if

'New Term
If New Term from screen > 360 then
        msg 'New Term cannot be greater than 360 months.'
End if

'Effective Date
' "blank" date
        If Effective Date must be > '1900-01-01' and must be a valid date then
            msg 'Effective Date is invalid.'
        end if

        see screenfields.xls MOD worksheet Input Validation for additional details

If no errors from data edits then
' call ValidWORequest function to run workout edits
        If ValidWORequest Then
        'check for insert or update by selecting from loans table (see logic in specsMainPage.doc for
setting value of internal_id_nbr)
                UpdateLoan   see functions below
                UpdateBorrower
                UpdateProperty
                InsertMOD
                Call SetApprovalConditions(requestedWO) (see applFunctions.doc)
                Load ConditionalApproval screen
        End If
End if

If NOT ValidWORequest then
        load Does Not Meet Guidelines form with errReason (see ValidWORequest in
specsApplFunctions for details on the various errReason values)
End If

Functions

Function IsRateTypeMOD(typeMODWorkout As String)
'this function will be used to indentify types of Modification workouts requiring a 'Interest Rate
'use the entry selected in the Type of Modification dropbox on the MOD screen to 'call this function

        If (typeMODWorkout = 'MOD Rate' or typeOfModification = 'MOD RateTerm' or
typeOfModification ='MOD CapRateTerm' or typeOfModification = 'MOD RateCap' then
                return TRUE
        Else
                return FALSE
        End If
End Function

Function IsTermTypeMOD(typeMODWorkout As String)
'this function will be used to indentify types of Modification workouts requiring a New Term
'use the entry selected in the Type of Modification dropbox on the MOD screen to 'call this function

        If (typeMODWorkout = 'MOD Term' or typeOfModification = 'MOD RateTerm' or

typeOfModification ='MOD CapRateTerm' or typeOfModification = 'MOD CapTerm' then

              return TRUE

       Else

              return FALSE

       End If

End Function

UpdateLoan

       see specsRepayForbear.doc function section for code

       PLUS

       workout_cd = value selected in the Type of Modification dropbox on the MOD screen

       capitalization_amt = Capitalization Amount from MOD Form

       new_interest_rate = New Interest Rate from MOD Form

       new_term = New Term from MOD Form

       mod_effective_date = Effective Date from MOD Form

UpdateBorrower

       see specsRepayForbear.doc function section for code

UpdateProperty

       see specsRepayForbear.doc function section for code

InsertMOD (table name workout.mods)

       internal_id_nbr = same as used in Insert Loan

       mod_type_cd = set as   CAP, CAPRATETERM, CAPTERM, RATE

 RATECAP, RATETERM, TERM depending on the value selected in the Type Of Mod Dropbox on the

Mod Form

       workout_feasible_ind = 'Y'

       FOR all remaining columns set as their corresponding data type default

       varchar or char = ' ' (NOTE if column name ends in _des set to 'N/A'),

       date = '01/01/1900',

       float = 0

       number = 0

Help Text - display in Status Window

when the data entry field is clicked , display the following in the status window

for details see screenfields.cls MOD worksheet Help Text in Status Window column

BAP

Form Layout

see prototype bap.htm

Form Components
REO/RMG Data
- Display Only Controls
    - Certificate Number, Lender Loan Number, Requested Workout Name (Repay / Forbear)
    - Coverage Pct

- Prefilled and Modifiable text controls
    - Primary Borrower First Name, MI, Last Name
    - CoBorrower First Name, MI, Last Name
    - Other Borrower First Name, MI, Last Name
    - Borrower Mailing Address Line 1
    - Line 2, City, ST and Zip
    - Property Address Line 1
    - Line 2, City ST and Zip
    - Investor Name
    - Bankruptcy Status

- Prefilled and Modifiable Credit Data controls
    - Current UPB

- Prefilled and Modifiable Date controls
    - F/C Start Date, F/C Sale Date

SERVICER DATA ENTRY – color code as ?????

Form Links

Note tabs should be for links to
GE MI Home
Contact Us
Fast Track Workouts
e-Wards
Feedback

Form Processes
Load Form
        see spreadsheet screenFields.xls BAP worksheet

User Pushes Continue button
        'NOTE – all msgs defined below should be alert messages and should return the user to the same page, and for specific data elements return focus to those elements.
        'check data that GE retuned from REO extract and that user may have modified

        Call ValidateGEModifiableData (see specsRepayForbear.doc for function code)

        'validate user entered data

        'validate Reinstatement Amount

If category_cd from REO is <> '00' and category_cd <> 'ND' And reinstatement_amt <=0 then
      msg 'Reinstatement Amount must be > $0.'
End if

see screenfields.xls BAP worksheet Input Validation for additional details

If no errors from data edits then
' call ValidWORequest function to run workout edits
      If ValidWORequest Then
      'check for insert or update by selecting from loans table (see logic in specsMainPage.doc for
setting value of internal_id_nbr)
          UpdateLoan   see functions below
          UpdateBorrower
          UpdateSubjProperty
          InsertBAP
          Call SetApprovalConditions(requestedWO) (see applFunctions.doc)
          Load ConditionalApproval screen
      End If
End if

If NOT ValidWORequest then
      load Does Not Meet Guidelines form with errReason (see ValidWORequest in
specsApplFunctions for details on the various errReason values)
End If

Functions

UpdateLoan
      see specsRepayForbear.doc function section for code
      PLUS
      reinstatement_amt = Reinstatement Amount from BAP Form
      reinstatement_amt_des = 'System'
      bap_advance_amt = maxBAPAllowedAmt (as calculated in specsApplFunctions.doc Case BAP)

UpdateBorrower
      see specsRepayForbear.doc function section for code
      PLUS
      initial_cntrb_amt = Borrower Contribution from BAP Form where borr_cd = 'PRI' ONLY

UpdateProperty
      see specsRepayForbear.doc function section for code
      PLUS
      as_is_value_amt = Property Value amt from BAP Form
      as_is_value_amt_des = 'System'
      date_of_value_date = Property Value Date from BAP form
      occupancy_des = Selected value in Occupancy dropbox on the BAP Form

Insert BAP (table name workout.bap)

      internal_id_nbr = same as used in Insert Loan
      disp_inc_used_amt = Positive Disposable Income from BAP Form
      max_bap_amt = maxBAPAllowedAmt as calculated in ValidWORequest Case BAP
      cntrb_to_max_bap_ind = If Borrower Contribution from BAP form > 0 then set to 'Y' else set to
'N'

workout_feasible_ind = 'Y'

FOR all remaining columns set as their corresponding data type default
varchar or char = ' ' (NOTE if column name ends in _des set to 'N/A'),
date = '01/01/1900',
float = 0
number = 0

Help Text   - display in Status Window
when the data entry field is clicked , display the following in the status window

see screenfields.xls BAP worksheet column Help Text in Status Window

BAPMOD

Form Layout

see prototype bapmod.htm

Form Components
REO/RMG Data
- Display Only Controls
  - Certificate Number, Lender Loan Number, Requested Workout Name (Repay / Forbear)
  - Coverage Pct

- Prefilled and Modifiable text controls
  - Primary Borrower First Name, MI, Last Name
  - CoBorrower First Name, MI, Last Name
  - Other Borrower First Name, MI, Last Name
  - Borrower Mailing Address Line 1
  - Line 2, City, ST and Zip
  - Property Address Line 1
  - Line 2, City ST and Zip
  - Investor Name
  - Bankruptcy Status

- Prefilled and Modifiable Credit Data controls
  - Current UPB

- Prefilled and Modifiable Date controls
  - F/C Start Date, F/C Sale Date

SERVICER DATA ENTRY – color code as ?????

Form Links

Note tabs should be for links to
GE MI Home
Contact Us
Fast Track Workouts
e-Wards
Feedback

Form Processes
Load Form
         see spreadsheet screenFields.xls BAPMOD worksheet

User Pushes Continue button
         'NOTE – all msgs defined below should be alert messages and should return the user to the same page, and for specific data elements return focus to those elements.
         'check data that GE retuned from REO extract and that user may have modified

         Call ValidateGEModifiableData (see specsRepay.doc for function code)

         'validate user entered data

         'validate New Interest Rate

If New Interest Rate is < 1.000 or > 99.999 then
    msg 'New Interest Rate is invalid'
End if

'New Term
If New Term from screen > 360 then
    msg 'New Term cannot be greater than 360 months.'
End if

'Effective Date
' "blank" date
    If Effective Date must be > '1900-01-01' and must be a valid date then
        msg 'Effective Date is invalid.'
    end if

'validate Reinstatement Amount
If category_cd from REO is <> '00' and category_cd <> 'ND' And reinstatement_amt <=0 then
    msg 'Reinstatement Amount must be > $0.'
End if

    see screenfields.xls BAPMOD worksheet Input Validation for additional details

If no errors from data edits then
' call ValidWORequest function to run workout edits
    If ValidWORequest Then
    'check for insert or update by selecting from loans table (see logic in specsMainPage.doc for
setting value of internal_id_nbr)
        UpdateLoan   see functions below
        UpdateBorrower
        UpdateSubjProperty
        InsertBAPMOD
        Call SetApprovalConditions(requestedWO) (see specsApplFunctions.doc)
        Load ConditionalApproval screen
    End If
End if

If NOT ValidWORequest then
    load Does Not Meet Guidelines form with errReason (see ValidWORequest in
specsApplFunctions for details on the various errReason values)
End If

Functions

UpdateLoan
    see specsRepayForbear.doc function section for code
    PLUS
    workout_cd = 'BAP' & value selected in Type of Modification dropbox on the BAPMOD screen.
(ex. BAPMOD CapRateTerm)
    reinstatement_amt = Reinstatement Amount from BAPMOD Form
    reinstatement_amt_des = 'System'
    bap_advance_amt = maxBAPAdvanceAmt (as calculated in specsApplFunctions.doc Case BAP)
    capitalization_amt = Capitalization Amount from MOD Form
    new_interest_rate = New Interest Rate from MOD Form
    new_term = New Term from MOD Form
    mod_effective_date = Effective Date from MOD Form

UpdateBorrower
      see specsRepayForbear.doc function section for code
      PLUS
      initial_cntrb_amt = Borrower Contribution from BAPMOD Form where borr_cd = 'PRI' ONLY

UpdateProperty
      see specsRepayForbear.doc function section for code
      PLUS
      as_is_value_amt = Property Value amt from BAPMOD Form
      as_is_value_amt_des = 'System'
      date_of_value_date = Property Value Date from BAPMOD form
      occupancy_des = Selected value in Occupancy dropbox on the BAPMOD Form

Insert BAPMOD (table name workout.bap_payment)
      internal_id_nbr = same as used in Insert Loan
      disp_inc_used_amt = Positive Disposable Income from BAPMOD Form
      bapmod_type_cd = set as   CAP, CAPRATETERM, CAPTERM, RATE
RATECAP, RATETERM, TERM depending on the value selected in the Type Of Mod Dropbox on the
BapMod Form
      max_bap_amt = maxBAPAdvanceAmt as calculated in ValidWORequest Case BAP
      cntrb_to_max_bap_ind = If Borrower Contribution from BAP form > 0 then set to 'Y' else set to
'N'
      cap_ge_insure_amt = maxCAPGEInsure as calculated in ValidWORequest Case BapMod (see
specsApplFunctions.doc)
      workout_feasible_ind = 'Y'

      FOR all remaining columns set as their corresponding data type default
      varchar or char = ' ' (NOTE if column name ends in _des set to 'N/A'),
      date = '01/01/1900',
      float = 0
      number = 0

Help Text - display in Status Window
when the data entry field is clicked , display the following in the status window

see screenfields.xls BAPMOD worksheet column Help Text in Status Window

DEED-IN-LIEU

Form Layout

see prototype DIL.htm

Form Components
REO/RMG Data
- Display Only Controls
  - Certificate Number, Lender Loan Number, Requested Workout Name (Repay / Forbear)
  - Coverage Pct

- Prefilled and Modifiable text controls
  - Primary Borrower First Name, MI, Last Name
  - CoBorrower First Name, MI, Last Name
  - Other Borrower First Name, MI, Last Name
  - Borrower Mailing Address Line 1
  - Line 2, City, ST and Zip
  - Property Address Line 1
  - Line 2, City ST and Zip
  - Investor Name
  - Bankruptcy Status

- Prefilled and Modifiable Credit Data controls
  - Current UPB

- Prefilled and Modifiable Date controls
  - F/C Start Date, F/C Sale Date

SERVICER DATA ENTRY – color code as ?????

Form Links

Note tabs should be for links to
GE MI Home
Contact Us
Fast Track Workouts
e-Wards
Feedback

Form Processes
Load Form
        see spreadsheet screenFields.xls DIL worksheet

User Pushes Continue button
        'NOTE – all msgs defined below should be alert messages and should return the user to the same
page, and for specific data elements return focus to those elements.
        'check data that GE retuned from REO extract and that user may have modified

        Call ValidateGEModifiableData (see specsRepayForbear.doc for function code)

        'validate user entered data
        'count the number of borrowers selected in the Identify Deceased Borrower dropbox
        nbrOfDeceasedBorrowers = count of all selected entries in dropbox

see screenfields.xls DIL worksheet Input Validation for additional details

If no errors from data edits then
' call ValidWORequest function to run workout edits
    If ValidWORequest Then
      'check for insert or update by selecting from loans table (see logic in specsMainPage.doc for setting value of internal_id_nbr)
        UpdateLoan (DBStore) see functions below
        UpdateBorrower (DBStore)
        UpdateProperty (DBStore)
        InsertDIL (DBStore)
        Call SetApprovalConditions(requestedWO) (see applFunctions.doc)
        Load ConditionalApproval screen
    End If
End if

If NOT ValidWORequest then
    load Does Not Meet Guidelines form with errReason (see ValidWORequest in specsApplFunctions for details on the various errReason values)
End If

Functions

UpdateLoan
    see specsRepayForbear.doc function section for code
    PLUS
    workout_cd = 'Deed-in-lieu'
    est_payoff_date = Payoff Date from DIL Form
    actual_payoff_amt = Payoff Amount from DIL Form
    actual_payoff_amt_des = 'System'

UpdateBorrower
    see specsRepayForbear.doc function section for code
    PLUS
    deceased_ind = 'Y' for each Borrower selected by the user in the Identify Deceased Borrowers dropbox.

UpdateProperty
    see specsRepayForbear.doc function section for code
    PLUS
    as_is_value_amt = Property Value amt from DIL Form
    as_is_value_amt_des = 'System'
    date_of_value_date = Property Value Date from DIL form

Insert DIL (table name workout.dil)

    internal_id_nbr = same as used in Insert Loan
    ge_loss_overguar_amt = lossOverGuaranteeAmt as calculated in ValidWORequest Case DIL (see specsApplFunctions.doc for more information)
    workout_feasible_ind = 'Y'

    FOR all remaining columns set as their corresponding data type default
    varchar or char = ' ' (NOTE if column name ends in _des set to 'N/A'),
    date = '01/01/1900',

float = 0
number = 0

Help Text - display in Status Window
when the data entry field is clicked , display the following in the status window

see screenfields.xls DIL worksheet column Help Text in Status Window

PRESALE

Form Layout

see prototype presale.htm

Form Components
REO/RMG Data
- Display Only Controls
    - Certificate Number, Lender Loan Number, Requested Workout Name (Repay / Forbear)
    - Coverage Pct

- Prefilled and Modifiable text controls
    - Primary Borrower First Name, MI, Last Name
    - CoBorrower First Name, MI, Last Name
    - Other Borrower First Name, MI, Last Name
    - Borrower Mailing Address Line 1
    - Line 2, City, ST and Zip
    - Property Address Line 1
    - Line 2, City ST and Zip
    - Investor Name
    - Bankruptcy Status

- Prefilled and Modifiable Credit Data controls
    - Current UPB

- Prefilled and Modifiable Date controls
    - F/C Start Date, F/C Sale Date

SERVICER DATA ENTRY – color code as ?????

Form Links

Note tabs should be for links to
GE MI Home
Contact Us
Fast Track Workouts
e-Wards
Feedback

Form Processes
Load Form
        see spreadsheet screenFields.xls Presale worksheet

User Pushes Continue button
        'NOTE – all msgs defined below should be alert messages and should return the user to the same
page, and for specific data elements return focus to those elements.
        'check data that GE retuned from REO extract and that user may have modified

        Call ValidateGEModifiableData (see specsRepayForbear.doc for function code)

        'validate user entered data

        If Payoff Date <> Presale ClosingDate then

msg 'Payoff Date must equal Closing Date.'
End If

see screenfields.xls PRESALE worksheet Input Validation for additional details

If no errors from data edits then
' call ValidWORequest function to run workout edits
    If ValidWORequest Then
    'check for insert or update by selecting from loans table (see logic in specsMainPage.doc for setting value of internal_id_nbr)
        UpdateLoan see functions below
        UpdateBorrower
        UpdateProperty
        InsertPresale
        Call SetApprovalConditions(requestedWO) (see applFunctions.doc)
        Load ConditionalApproval screen
    End If
End if

If NOT ValidWORequest then
    load Does Not Meet Guidelines form with errReason (see ValidWORequest in specsApplFunctions for details on the various errReason values)
End If

Functions

UpdateLoan
    see specsRepayForbear.doc function section for code
    PLUS
    workout_cd = 'Presale'
    est_payoff_date = Payoff Date from Presale Form
    actual_payoff_amt = Payoff Amount from Presale Form
    actual_payoff_amt_des = 'System'

UpdateBorrower
    see specsRepayForbear.doc function section for code
    PLUS
    initial_cntrb_amt = Borrower Cash Contribution from PRESALE Form where borr_cd = 'PRI'
ONLY

UpdateProperty
    see specsRepayForbear.doc function section for code
    PLUS
    as_is_value_amt = Property Value amt from PRESALE Form
    as_is_value_amt_des = 'System'
    date_of_value_date = Property Value Date from PRESALE form
    act_net_on_sale_amt = Net On Sale Amount as entered on Presale Form (only enabled for Chp 7 NonReaffirmed Bankruptcy Status)
    act_net_on_sale_amt_des = 'System'

Insert PRESALE (table name workout.presale)

    internal_id_nbr = same as used in Insert Loan
    workout_feasible_ind = 'Y'
    presale_closing_date = Presale closing Date as entered on Presale Form

FOR all remaining columns set as their corresponding data type default
varchar or char = ' ' (NOTE if column name ends in _des set to 'N/A'),
date = '01/01/1900',
float = 0
number = 0

Help Text   - display in Status Window
when the data entry field is clicked , display the following in the status window

see screenfields.xls PRESALE worksheet column Help Text in Status Window

Does Not Meet Guidelines

Form Layout

see prototype fullde.htm

Form Components
- see screenfields.xls Generic Approval worksheet

Form Links

Note tabs should be for links to
GE MI Home
Contact Us
Fast Track Workouts
e-Wards
Feedback

Form Processes

Load Form
　　　see spreadsheet screenFields.xls Fail Guidelines worksheet

　　　Data passed to this screen should be:
　　　　　　proceedMsg text
　　　　　　error Code #
　　　　　　proceed Options (could be up to 3)

　　　To get the errReason,
　　　　　　Select err_message_txt from err_codes where err_code = error Code # passed to screen

　　　Insert into message_info values (current system date/time, userSiteID, certNbr, 'FASTTRACK', error Code #, ' ', ' ')

　　　'Update the loans table. Select the row from the loans table for this cert using DBGetFromKey and then
　　　　　　Update the wo_approved_ind = 'D', wo_complete_date = current system date
　　　Put the row back in the DB with DBSTORE

　　　Build the screen to show:

　　　　　　Error Reason
　　　　　　Proceed Message
　　　　　　　　　Proceed Options

User does 'Click Here' for another workout

*** the following is on hold pending Marketing's Project on bringing eWards internal
Get webbucks info for certaLinkUserID.
Set webbucks = current web bucks amount + FastTrackFailedWOeWard

User does 'Click Here' for Full Data Entry
*** the following is on hold pending Marketing's Project on bringing eWards internal
Get webbucks info for certaLinkUserID.
Set webbucks = current web bucks amount + FastTrackFullDEWOeWard

User does 'Click Here' for Submit Package
*** the following is on hold pending Marketing's Project on bringing eWards internal
Get webbucks info for certaLinkUserID.
Set webbucks = current web bucks amount + FastTrackSubmitWOeWard

Approval

Form Layout

see prototype BAPapproval.htm
NOTE - The Promissory Note controls will only apply to BAP, BAPMOD and Presales

Form Components
- see screenfields.xls Generic Approval worksheet

Form Links

Note tabs should be for links to
GE MI Home
Contact Us
Fast Track Workouts
e-Wards
Feedback

Form Processes

Load Form
    see spreadsheet screenFields.xls Generic Approval worksheet
        NOTE – For requestedWO = BAP, BAPMOD or Presale with Promissory Note Amount
        > 0 then
        place labels, single select dropbox, start date and button on html form

    'call the following to get firstPaymentDate to display on screen
    Call CalcNoteStartDate
    show approval conditions as determined by the
    Call SetApprovalConditions(requestedWO) for each type of workout (see individual workout
specs and specsApplFunctions.doc for more info)
    Show all other controls as disabled EXCEPT the 'Accept This Workout' checkbox which should
always load as unchecked.

User Checks 'Accept This Workout' checkbox ON
    enable Print Approval Letter control and Promissory Note footer (IF APPLICABLE)

User Pushes 'Continue' button
If 'Accept This Workout' checkbox is not checked on then
    Alert Msg 'Please check Accept This Workout checkbox ON before proceeding or push Cancel
This Workout button.'
End If
Select the loans row from the database for this internal_id_nbr
Update the wo_approved_ind = 'A', wo_complete_date = current system date
Put the row back in the DB with DBSTORE

Call UpdateREOWOStatus

*** the following is on hold pending Marketing's Project on bringing eWards internal
Get webbucks info for certaLinkUserID.
Set webbucks = current web bucks amount + FastTrackApprovedWOeWard
****

User Pushes the Print Approval Letter button

Call NOVA passing (internal_id_nbr, certaLinkUserID, eLMONovaID, eLMONovaPswd, formName, stored procedure name??)

> formName will be determined by workout request type. Once forms are created and named then this portion of the spec can be completed.
>
> > requestWO   FormName
> > BAP
> > BAPMOD
> > MOD
> > REPAY/FORBEAR
> > PRESALE
> > DIL

User Pushes Print Note button
'this button and associated controls will only exist on the form for an approval on a BAP or BAPMOD or a Presale with contribution in the form of promissory note ONLY.

Call calcPromNoteData

If workoutType = 'Presale' then
> Call UpdatePresaleNoteInfo

Else
> If workout_type = 'BAP' then
> > Call UpdateBAPNoteInfo
>
> Else
> > Call UpdateBAPMODNoteInfo
>
> End If

End If

Call NOVA passing (internal_id_nbr, certaLinkUserID, eLMONovaID, eLMONovaPswd, DocumentName, stored procedure name?????)
NOTE – all data for the document will be retreived via a stored procedure

> Check with Allison on how to handle the call to populate the PDF document.
>
> NOTE – attached to Promissory Note document will be Borrower Assistance Plan Authorization and GE Promissory Note Checklist as separate pages in the single document. This way, users will request to print once but get all 3 documents printed.

User Pushes Continue/Go Button
Load ThankYou form (see screenfields.xls Thank You worksheet for details on form load)

Functions

CalcNoteStartDate

> If requestedWO = 'Presale' then
> > tempDate = compute as the first day of the next month from
oPresale.presale_closing_date month
> > '   (e.g. oPresale.presale_closing_date = 10/24/00 then tempDate = 11/01/2000
> > '   oPresale.presale_closing_date = 12/12/00 then tempDate = 01/01/2001)
>
> > firstPaymentDate = tempDate + 2 months
>
> End If

If requestedWO = 'BAP' OR
  requestedWO = 'BAPMOD Cap' OR
  requestedWO = 'BAPMOD CapRateTerm' or
  requestedWO = 'BAPMOD CapTerm' or
  requestedWO = 'BAPMOD Rate' or
  requestedWO = 'BAPMOD RateCap' or
  requestedWO = 'BAPMOD RateTerm' or
  requestedWO = 'BAPMOD Term' then
      tempDate = compute as the first day of the next month from oLoans.wo_complete_date
      firstPaymentDate = tempDate + 2 months
End if

CalcPromNoteData

  If requestedWO = 'BAP' then
      NoteAmount = oBap.max_adv_amt
  Else
      If requestedWO in ('BAPMOD Rate','BAPMOD Term','BAPMOD
      RateTerm','BAPMOD Cap','BAPMOD RateCap','BAPMOD CapTerm','BAPMOD
      CapRateTerm') then
         NoteAmount = obap_payment.max_adv_amt where bapmod_type_cd =
         requestedWO
      Else
         If requestedWO = 'Presale' then
            NoteAmount = oPresale.act_cntrb_pn_amt
         End If
      End If
  End If

  finalPaymentDate = firstPaymentDate + payment term # from the selected payment/term option in
the Payment / Term dropbox

  LastPayment = payment term # from the selected payment/term option in the Payment / Term
dropbox

  NumberPayments = LastPayment – 1

  MonthlyPaymentAmt = payment amount from the selected payment / term option in the Payment
/ Term dropbox

  tempPrincipalAmt = MonthlyPaymentAmt * LastPayment

  FinalPaymentAmt = MonthlyPaymentAmt = (NoteAmount – tempPrincipalAmt)

UpdatePresaleNoteInfo
Do DBGetFromKey on table Presale using internal_id_nbr
Update the following fields with those selected from the dropbox:
      note_start_date   /*firstPaymentDate as calculated above
      note_term_nbr   /* term = nbr of months
      note_mo_payment_amt   /*monthly payment amount

Do DBStore to replace entire row

UpdateBAPNoteInfo
Do DBGetFromKey on table BAP using internal_id_nbr

Update the following fields with those selected from the dropbox:

note_start_date	/*firstPaymentDate as calculated above
note_term_nbr	/* term = nbr of months
note_mo_payment_amt	/*monthly payment amount

Do DBStore to replace entire row

UpdateBAPMODNoteInfo
Do DBGetFromKey on table BAP_PAYMENT using internal_id_nbr and bapmod_type_cd = BAP&type
of mod workout selected (ex. BAPMOD Term, BAPMOD CapRateTerm, etc.)
Update the following fields with those selected from the dropbox:

note_start_date	/*firstPaymentDate as calculated above
note_term_nbr	/* term = nbr of months
note_mo_payment_amt	/*monthly payment amount

Do DBStore to replace entire row

UpdateREOWOStatus
- will need to pass cert_nbr and master_policy_nbr to identify the record in the REO IDMS Database
- will generate a CICS transaction , connect to CICS through the black box and update specific workout
status fields in the REO system, realtime. See specsREOUpdate.doc for more information)

Submit Package (aka Contact Us)

Form Layout

see prototype ContactUs.htm

Form Components
- see screenfields.xls Submit Package worksheet

Form Links

Note tabs should be for links to
GE MI Home
Contact Us
Fast Track Workouts
e-Wards
Feedback

Form Processes

Load Form

       GetEmailAccount for WO Rep
           Select user_id from servicer_info where servicer_org_id = certaLinkOrgID (see
           specsMainPage2.doc for more info on certaLinkOrgID)

           Get associated eMail account for this user
           (note user_id = domain id ?? how to get to email address)

       ??? Get NLWC central fax number for Fast Track users

       see spreadsheet screenFields.xls Submit Package worksheet

User does 'Click Here To Email Your GE Workout Rep'
                                  Check with Kristen on how this works

REO Extract

Description:

This program will extract specific REO data by certificate number from both the Certfile and REO. There are several data edits which are required to prevent a user from doing a Fast Track workout on a certificate with specific conditions – these can only be worked here in GE. If any of the edits fail, the program will generate an error record. Both file formats, the data record and the error record, can be found on
p:\misso\workout\e-lmo dmadv\design\REOextractIntrfc.xls

The calling web application will generate this request for one certificate at a time.

Input Transaction:

transactionName	???standards???
cert_nbr	char(10) as data entered by user
delq_org_id	char(20) passed to Fast Track from login at servicer page in URL
investor_code	Char(5) valid values are either 'FNMA ' or 'FHLMC'
lender_loan_nbr	char(20) as data entered by user

Databases:
copybooks needed for the following:

VSAM CertRec
　　Get Various data elements (see REOextractIntrfc.xls)

IDMS g8-cert-rec
　　g8-delq-rec
　　g8-recovery-rec
　　get various data elements from these (see REOextractIntrfc.xls)

　　Duplicate cert-nbr table (used to get a master policy number when IDMS has more than one record with the same certificate number – only about 400 of these exist)

DB2   for investor info
　　SELECT INVESTOR_CODE
　　FROM REODBT01.REO_INVEST_WORKOUT
　　WHERE reodbt01.reo_invest_workout = @certNbr

　　TRANSLATE AS: IF INVESTOR_CODE = 'FNMA' THEN SET TO 'Fannie Mae' ELSE IF INVESTOR_CODE = 'FHLMC' THEN SET TO 'Freddie Mac' ELSE SET TO 'N/A'

Output:
returned to calling web application via blackbox as a data stream (single string)

REO Extract Data Record
Error Record

Processing:

Initialize all fields in the data record and error record to their default values according to their data types

Edits:

FATAL ERRORS
If any of the following fatal errors occur while processing a cert number, do NOT write a record to the extract output file. Instead, return an error record defined as :

ERROR_DATETIME	char(18) format MM/DD/CCYY00:00:00
CERT_NBR	char(20)
ERROR_CODE	char(10)
ERROR_FIELD	char(40)
ERROR_DATA	char(60)

Please perform the edits in the following specified order

1. Users org id does not match the delq servicing org id in REO
    If G8-CERT-REC DELQ-SERV-ORG-KEY not = orgID of the user logged in (passed in with
        calling transaction)
        err code = 703
        err data = OrgID of user logged in
        err field = Prior Servicer Org Id
    End If

2. get Active / Passive Ind from reodbt01.reo_invest_workout, reodbt01.reo_lendr_name
        SELECT INVESTOR_CODE, WORKOUT_PGM_IND
        FROM REODBT01.REO_INVEST_WORKOUT,
        REODBT01.REO_LENDR_NAME
        WHERE (cert_nbr from input file) = CERT_NBR
            AND REO_INVEST_WORKOUT.LENDR_NAME_KEY =
        REO_LENDR_NAME.LENDR_NAME_KEY

        If (investor_code = ('FNMA ' and WORKOUT_PGM_IND = 'A')) or (investor_code =
'FHLMC') then
            Error with Error-Code = 103
                Error-Field = ' '
                Error-Data = INVESTOR_CODE FROM
                        REODBT01.REO_INVEST_WORKOUT

        LMO err_codes table message_txt for err_code_txt = 103 will be
        Message 'Loan is part of Active Delegated Program. Refer Workout to Investor.'

3. If INACTIVE, error
        If VSAM CERTREC mg-reason-inact > " "
            error with Error-Code = 121
                    Error-Field = ' '
                    Error-Data = mg-reason-inact

        LMO err_codes table message_txt for err_code_txt = 121 will be
        Message 'Our records indicate the Insurance Certificate is Inactive. Please contact Policy Servicing
– see Contact Us.'

4. If Pool Insured, error
        If (3rd digit of cert_nbr = '5') Or (VSAM CERTREC MG-NBR-XREF-CERT has a 3rd digit =
'5')
                error with Error-Code = 114
                    Error-Field = ' '
                    Error-Data = ' '

LMO err_codes table message_txt for err_code_txt = 115 will be
Message ' This loan may not be processed through Fast Track. Please submit your completed package to GE.'

5. If the file location starts with a C# this indicates that the loan is in Claims – workout is not allowed
    If G8-CERT-REC first 2 positions of FILE-LOC = 'C#'
    (then certificate is in Claims)
        Error with Error-Code = 118
                Error-Field = FILE-LOC
                Error-Data = ' '

    LMO err_codes table message_txt for err_code_txt = 118 will be
    Message Text 'Our records indicate that the lender may have acquired title. Please contact GE Claims Dept. for assistance – see Contact Us.'

6. If catcd is 40 and lender acquired title date has a valid date in it then do not allow workout
    If g8-delq-rec mg-delq-category = 40 and g8-delq-rec len-acq-title-date-6 is populated then
    Error with Error-Code = 120
                Error-Field = ' '
                Error-Data = value of len-acq-title-date-6

    LMO err_codes table message_txt for err_code_txt = 120 will be
    Message Text 'Our records indicate that the lender may have acquired title. Please contact GE Claims Dept. for assistance – see Contact Us.'

7. If Special Deal for this certificate is a Claim Impact Special Deal Number (i.e. customer contract deal_category = 'C') and Indemnity Status = 'A' (again on customer contract) then request to submit package

    NOTE – IF ANY SPECIAL DEAL NBR RETURNS WITH STATUS_FLAG = 'A' and
    SPDL_CATEGORY = 'C' THEN END THE EDIT CHECK WITH THE ERROR CODE below

    NOTE – the CICS pgm G8CC013IX will be called with EACH special deal number. This program can also be called with a certificate number and so the data returned occurs 7 times.
    For this program, ONLY LOOK AT THE 1st OCCURRENCE.

    If VSAM CERTREC MG-CODE-SPECIAL-DEAL not = Spaces or zero then

        Call blackbox 'G8CC013IX' passing MG-CODE-SPECIAL-DEAL and setting SPDL-IND = 'S'

    *+ Check the status flag and the deal category to determine claim impact
        If X1-SPDL-STATUS-FLAG(1) = 'A' and X1-SPDL-CATEGORY(1) = 'C'

                Error with Error-Code = 116
                        Error-Field = 'IndemStat A'
                        Error-Data = 'DealCat C'
End If

    If no error from above, then go to the DB2 table to get any other special deal numbers associated with this certificate.
    The SQL select statement to get the special deal #'s from DB2 is

        EXEC SQL
                SELECT CLAIM_CODE_1, CLAIM_CODE_2, CLAIM_CODE_3, CLAIM_CODE_4,
                CLAIM_CODE_5

INTO
:LM-CLAIM-CODE-1
:LM-CLAIM-CODE-2
:LM-CLAIM-CODE-3
:LM-CLAIM-CODE-4
:LM-CLAIM-CODE-5
FROM REF_LOAN_MI
WHERE CERT_NBR = CERT_NBR PASSED IN TRANSACTION + G8-CERT-REC MPOL-NBR
(NOTE - NEEDS TO BE A CHAR(20) DATA FIELD, 10 FROM CERT NBR AND 10 FROM MASTER POLICY NBR)

Repeat for each special deal # LM-CLAIM-CODE-1 THROUGH LM-CLAIM-CODE-5
If LM-CLAIM-CODE-x (where x = 1 through 5) not = Spaces or zero then
Call blackbox 'G8CC013IX' passing MG-CODE-SPECIAL-DEAL and setting SPDL-IND = 'S'

*+ Check the status flag and the deal category to determine claim impact
If X1-SPDL-STATUS-FLAG(1) = 'A' and X1-SPDL-CATEGORY(1) = 'C'

Error with Error-Code = 116
Error-Field = 'IndemStat A'
Error-Data = 'DealCat C'

LMO err_codes table message_txt for err_code_txt = 116 will be
Message Text ' This loan may not be processed through Fast Track. Please submit your completed package to GE.'

8. Balloon Reset Mortgages
if VSAM CERT-REC mg-loan-type = '470'
error with Error-Code = 119
Error-Field = 'Loan Type '
Error-Data = '470'

LMO err_codes table message_txt for err_code_txt = 119 will be
Message ' This loan may not be processed through Fast Track. Please submit your completed package to GE.'

9. Second Mortgages – still need to define edit

If ????????
error with Error-Code = 119
Error-Field = 'Loan Type '
Error-Data = '470'

LMO err_codes table message_txt for err_code_txt = 119 will be
Message ' This loan may not be processed through Fast Track. Please submit your completed package to GE.'

10. If a record could not be found on any of the following input database records
'Master Policy Index', 'VSAM Cert File', 'IDMS G8-Delq', 'IDMS G8-Cert'
then
error with Error-Code = 117
Error-Field = 'Database'
Error-Data = name of file/record with the physical DB error (see above list)

LMO err_codes table message_txt for err_code_txt = 117 will be

Message 'We have no record of this Certificate Nbr. Have you entered the correct Cert Nbr?
Please contact GE Acct Mgr for Assistance – see Contact Us.'

11. If a physical database error occurred attempting to read ONLY the following input database records
'ACBCERX-Read', 'ACBCERX-Start'

then

error with Error-Code = 108
Error-Field = 'Database'
Error-Data = name of file/record with the physical DB error
i.e. 'ACBCERX-Read', 'ACBCERX-Start'

LMO err_codes table message_txt for err_code_txt = 108 will be
Message 'Physical Database Error Occurred'

REO Update

Functional Description

REO mainframe data will be updated from e-lmo Fast Track in a variety of situations. When a workout is approved in Fast Track, the REO system will be updated with the current workout information just as is manually done today when workouts are approved in LMO. In the case where a NonCure workout (i.e. Presale or Deed-in-lieu) has been approved on a non-delinquent certificate, a delinquent entry will be made in REO and then the appropriate workout approval information will be recorded. When a previously approved workout (as noted by the status code in REO) is failed in e-lmo Fast Track, REO will be updated to reflect this as well.

NOTE – ALL DATES WILL BE IN THE FORMAT MM/DD/CCYY -> INSURE THAT THE CENTURY IN REO DATES ARE SET AS PER Y2K GUIDELINES

Input Transaction Format:
Format for Approval
APPROVAL, cert_nbr, servicer_org_id, rep_initials, workout_type, fu_date, bankruptcy_status, fc_start_date, fc_sale_date, curr_upb_amt, loan_due_date, mail_addr1, mail_addr2, mail_city, mail_state, mail_zipcd, investor_name, workout_pgm_ind, investor_loan_nbr, servicer_name, lender_loan_nbr

Format for Investor Update
'INVCHANGE', cert_nbr, master_policy_nbr, REOInvestorName, workoutPgmInd, investorLoanNbr, 'F-EFT', systemDate)

Format for Failed
FAILED, cert_nbr, servicer_org_id
    (??? Only changes eval and status, STATUS CHANGE DATE and lastUpdateDate -> any followup date setting/code??)

Format for NotepadUpdate
NOTEPAD, cert_nbr, servicer_org_id, rep_initials, workout_type, notepad_txt

Output Record Format

ERROR_IND	3
ERROR_DATETIME	18
CERT_NBR	10
ERROR_CODE	10
ERROR_FIELD	40
ERROR_DATA	65

P-MAIN-TRANSACTION PROCESSING.

/* DEPENDING ON THE REQUEST, THE LOGIC REQUIRES DATA TO BE UPDATED ON
/* G8-DELQ-REC, G8-SERVADDR-REC AND DB2 REO_INVEST_WORKOUT,
/* REO_LENDR_NAME TABLE
/* IF worout_type = 'PRESALE' or 'DEED-IN-LIEU' AND RECORD NOT FOUND IN REO FOR /*
THE CERTNBR PASSED IN ON THE TRANSACTION
/* THEN ONLY SETUP A DELQ
/* A NONDELINQUENT CERT

NOTE – FOR ANY OTHER DB ERRORS WHICH OCCUR OTHER THAN THOSE SPECIFIED
BELOW,
    Error with Error-Code = 108
      Error-Field = 'G8-DELQ-REC'
      Error-Data = ' '

    LMO err_codes table message_txt for err_code_txt = 108 will be
    Message Text 'Physical Database Error Occurred – Please Contact GE for assistance.'
    Exit processing.

/* check for duplicate cert
Read ACBCERX for the cert_nbr from the transaction.
IF record found then
Read G8-CERT-REC where CM-MPOL-CERT-KEY = the cert_nbr + master policy nbr key from
ACBCERX
If G8-CERT-REC NOT FOUND
    GET the NEXT ACBCERX record and use that cert_nbr + master policy nbr for the key
Read G8-CERT-REC where CM-MPOL-CERT-KEY = the cert_nbr + master policy nbr key from
ACBCERX
    If G8-CERT-REC NOT FOUND
IF WORKOUT_TYPE = 'PRESALE' OR
  WORKOUT_TYPE = 'DEED-IN-LIEU'
        PERFORM P-DELQ-REC-SETUP   /*SEE BELOW FOR SPECS
      END IF
    ELSE
      Create error record with
      Error-Code = 107
      Error-Field = ' '
      Error-Data = ' '
      Message txt for error code 107 'Record not found for cert'.
      End Processing.
    End If
Else
    If CM-DELQ-SERV-ORG-KEY = servicer_org_id from transaction then
      continue processing using this MPOL-CERT-KEY
    ELSE
      GET the next ACBCERX record
      Read G8-CERT-REC where CM-MPOL-CERT-KEY = the cert_nbr + master
      policy nbr key from ACBCERX
      If G8-CERT-REC NOT FOUND
        IF WORKOUT_TYPE = 'PRESALE' OR
          WORKOUT_TYPE = 'DEED-IN-LIEU'
          PERFORM P-DELQ-REC-SETUP
      END IF
          ELSE
      Create error record with
      Error-Code = 107
      Error-Field = ' '
      Error-Data = ' '
      Message txt for error code 107 'Record not found for cert'.
      End Processing

/* no duplicates for this cert nbr

        Read G8-CERT-REC using the cert_nbr passed in on the transaction
        If G8-CERT-REC NOT FOUND
                Create error record with
                Error-Code = 107
                Error-Field = ' '
                Error-Data = ' '
                Message txt for error code 107 'Record not found for cert'.
                End Processing.
        End If
END IF

/* NOW HAVE G8-CERT-REC so READ G8-DELQ-REC
    If G8-CERT-REC first 2 positions of FILE-LOC = 'C#' or 'C-'
    (then certificate is in Claims)
        Error with Error-Code = 118
                Error-Field = FILE-LOC
                Error-Data = ' '

        LMO err_codes table message_txt for err_code_txt = 118 will be
        Message Text 'This loan is not available for a Workout Approval. Please contact GE for
assistance.'

???? what if file loc like 'I-xxx' for in investigation ?????

IF G8-DELQ-REC not found for cert then
        Error with Error-Code = 108
                Error-Field = 'G8-DELQ-REC'
                Error-Data = ' '

        LMO err_codes table message_txt for err_code_txt = 108 will be
        Message Text 'Physical Database Error Occurred – Please Contact GE for assistance.'
        Exit processing.
End IF

If transaction request is APPROVAL
        Perform P-IDMS-APPROVAL-UPDATE.
IF transaction request is INVCHANGE
        Perform P-DB2-UPDATE.
If transaction request is FAILED
        Perform P-IDMS-FAILED-UPDATE.
If transaction request is NOTEPAD
        Perform P-IDMS-NOTEPAD-INSERT.

If no errors OTHER THAN '703' (which is a non-fatal error) then
        Create error record with
                Error-Code = 901
                Error-Field = ' '
Error-Data = ' '.
        Message txt for error code 901 'REO Successfully Updated'

P-IDMS-APPROVAL-UPDATE.
IF G8-DELQ-REC found then continue processing as follows.

IF DL-MG-DELQ-CATEGORY = '10' OR '20' OR '30'

```
IF LOAN_DUE_DATE >= CURRENT DATE
    /*      THEN LOAN IS CURRENT.  CHANGE CAT CD & CURE DATE
    /*      DO NOT UPDATE LOAN DUE DATE OR CURR UPB
        DL-MG-DELQ-CATEGORY = '00'
        DL-PREV-WORKOUT-CODE =
            DL-CURR-WORKOUT-CODE
        DL-CURR-WORKOUT-CODE = ' '
        DL-CURED-DATE-6 = CURRENT DATE
        /* INSURE CCYY IS SET AS PER Y2K GUIDELINES
        DO NOTEPAD-ENTRY passing the following values
            CURRENT-DATE, 'F-EFT', 'CURE UPDATED THROUGH EFT'
    ELSE
        /* UPDATE CURRENT UNPAID BALANCE
        DL-CURR-LOAN-BAL = CURR_UPB_AMT
        /* UPDATE LOAD DUE DATE – HANDLE CENTURY SETTING
        DL-LOAN-DUE-DATE-6 = LOAN_DUE_DATE
        /* INSURE CCYY IS SET AS PER Y2K GUIDELINES
    END IF
END IF

IF DL-MG-DELQ-CATEGORY = '00' OR 'ND' OR '10' OR '20' OR '30' THEN
    IF DL-WORKOUT-STAT-CODE = 'P'
        Error with Error-Code = 801
        Error-Field = 'WORKOUT TYPE'
        Error-Data = value of DL-CURR-WORKOUT-IND

        LMO err_codes table message_txt for err_code_txt = 801 will be
        Message 'Approved workout already exists on this certificate.  Please contact GE for
        assistance – see Contact Us.'
    End If

/* BANKRUPTCY UPDATE – CHP, FILE DATE, RLSE DATE AND RELEASE TYPE
        IF BANKRUPTCY_STATUS = 'CHP 7 NONREAFFIRMED DISCHARGED' OR
            'CHP 7 REAFFIRMED DISCHARGED'
            DL-BKRPTCY-CH = '07'
            DL-BKRPTCY-FILE-DATE-6 = ?????
            DL-BKRPTCY-RLSE-DATE-6 = ?????  /* INSURE CCYY IS HANDLED
            DL-BKRPTCY RELEASE TYPE = 'DC'

/* SET PREVIOUS WORKOUT TO CURRENT WORKOUT
        IF  DL-CURR-WORKOUT_CODE > ' '
            DL-PREV_WORKOUT_CODE =
                DL-CURR_WORKOUT_CODE
        END IF
        DL-WOUT-START-DATE-6 = CURRENT SYSTEM DATE

/* ONLY UPDATE PRO/RE WHEN NOT = X FOR NEVER RESOLICIT
        IF DL-WORKOUT-INIT-CODE  NOT = 'X' THEN
            WORKOUT-INIT-CODE = 'R'
        END IF
/*UPDATE STATUS CHANGE DATE
        DL-WOUT-STAT-DATE-6 = CURRENT SYSTEM DATE
/*CURRENT STATUS TO PENDING
        DL-WORKOUT-STAT-CODE = 'P'
/* TRANSLATE FAST TRACK WORKOUT TYPE TO REO CODE
```

```
                IF CURR-WORKOUT-CODE > ' ' THEN
                        PREV-WORKOUT-CODE = CURR-WORKOUT-CODE
                END IF
                IF WORKOUT_TYPE = 'REPAY/FORBEAR'
                        DL-CURR-WORKOUT-CODE = 'F'
                END IF
                IF WORKOUT_TYPE = 'MODIFICATION'
                        DL-CURR-WORKOUT-CODE = 'M'
                END IF
                IF WORKOUT_TYPE = 'BAP'
                        DL-CURR-WORKOUT-CODE = 'B'
                END IF
                IF WORKOUT_TYPE = 'BAPMOD'
                        DL-CURR-WORKOUT-CODE = 'BM'
                END IF
                IF WORKOUT_TYPE = 'PRESALE'
                        DL-CURR-WORKOUT-CODE = 'P'
                END IF
                IF WORKOUT_TYPE = 'DEED-IN-LIEU'
                        DL-CURR-WORKOUT-CODE = 'D'
                END IF
/*  SET EVAL STATUS TO APPROVED
                DL-CURR-WORKOUT-IND = 'A'
/* BY EFT = E-LMO FAST TRACK
                DL-CURR-WORKOUT-BY = 'EFT'
/*
                DL-CURR-WORKOUT-DATE-6 = CURRENT SYSTEM DATE
/* HANDLE CENTURY SETTING APPROPRIATELY

/* SET FILE LOC TO THE INITIALS OF THE WO REP ASSIGNED TO THE APPROVED WO
                DL-FILE-LOC = 'F-' + WO_REP_INITIALS
/* SET FOLLOWUP CODE TO WORKOUT IN PROGRESS
                DL-FOLLOW-UP-CODE = 'WP'
/* FOLLOW UP DATE IS SET BY BUSINESS LOGIC IN E-LMO FAST TRACK
/* SEE SPECSAPPROVAL.DOC FOR MORE INFORMATION
                DL-FOLLOW-UP-DATE-6 = FU_DATE
/* HANDLE CENTURY SETTING APPROPRIATELY
/* UPDATE FORECLOSURE START, SALE DATES ONLY IF REO DOES NOT HAVE FC
STARTED /* AND BORROWER HAS NOW DECLARED BK
                IF DL-START-DATE-6 OR DL-SALE-DATE-6 HAS A VALID DATE IN IT
                /*  ANY CONDITIONS ON THE DATES BEING IN CURRENT FISCAL YR??
                /* HANDLE CENTURY SETTING
                        IF BANKRUPTCY_STATUS NOT = 'CHP 7 ACTIVE '
                                START-DATE-6 = FC_START_DATE   /*PASSED IN ON TRANS
                                SALE-DATE-6 = FC_SALE_DATE     /*PASSED IN ON TRANS
                        END IF
                END IF

/*CHANGE CAT CD ON AN APPROVED PRESALE
/* WHAT ABOUT DIL????
                IF WORKOUT_TYPE = 'PRESALE'
                        DL-MG-DELQ-CATEGORY = '40'

/*UPDATE LAST UPDATE DATE
                DL-LST-DELQ-UPDT-DATE-6 = CURRENT SYSTEM DATE
```

/*HANDLE SETTING CENTURY IND APPROPRIATELY

READ G8-SERVADDR-REC
If record Not found then
        INSERT Record using
                MAIL-ADDR1
                MAIL_ADDR2
                MAIL_CITY + MAIL_ST
                IF LAST 4 POSITIONS OF MAIL_ZIPCD ARE > ' ' THEN
                        FORMAT MAIL_ZIPCD AS 9(5)+'-'+9(4)
ELSE
/*UPDATE BORROWER MAILING ADDRESS
                G8-SERVADDR-REC BORR-MAIL-ADDR-1 = MAIL_ADDR1
                G8-SERVADDR-REC BORR-MAIL-ADDR-2 = MAIL_ADDR2
                G8-SERVADDR-REC BORR-MAIL-CTY-ST = MAIL_CITY + MAIL_ST
                IF LAST 4 POSITIONS OF MAIL_ZIPCD ARE > ' ' THEN
                FORMAT AS 9(5)+'-'+9(4)
                G8-SERVADDR-REC BORR-MAIL-ZIP-9 = MAIL_ZIPCD

END IF

P-DB2-UPDATE.
/*INVESTOR NAME UPDATE

EXEC SQL
SELECT LENDR_NAME_KEY, INVESTOR_CODE FROM REO_INVEST_WORKOUT WHERE
CERT_NBR = cert_nbr+master_policy_nbr
END-EXEC.

/* check if need to update Investor Code
If investor_name from transaction = REO_INVEST_WORKOUT.INVESTOR_CODE then
        Do not update DB2 tables
        go to P-Exit
Else
        continue with processing as outlined below
End if

/* NEED TO CHECK THAT THE RELATIONSHIP SETUP IN THE REO_INVEST_WORKOUT
/*TABLE FOR THIS CERT# IS THE SAME FOR THE INVESTOR CODE AND THE SERVICER
/*NAME

If row returned (i.e. count = 1) then
        EXEC SQL
        SELECT LENDR_NAME, INVESTOR_CODE
        FROM REO_LENDR_NAME
        WHERE REO_LENDR_NAME.LENDR_NAME_KEY =
                        REO_INVEST_WORKOUT.LENDR_NAME_KEY
        AND INVESTOR_CODE = investor_name passed in on transaction
        END_EXEC.

        If LENDR_NAME = servicer_name from transaction

                EXEC SQL
                UPDATE REO_INVEST_WORKOUT SET INVESTOR_CODE = investor_name sent
        in on transaction, WORKOUT_PGM_IND = workout_pgm_ind on transaction

END-EXEC.

Else
/* REO_INVEST_WORKOUT shows a different servicer than servicer name assigned to user
/* get lendr-name-key for the user assigned servicer name
    EXEC SQL
    SELECT LENDR_NAME_KEY FROM REO_LENDR_NAME
    WHERE LENDR_NAME = servicer_name from transaction
    AND INVESTOR CODE = investor_name passed in on transaction
    END-EXEC.
    /* if exists for this investor then update reo_invest_workout setting investor_code,
    /*lendr_name_key, workout_pgm_ind, AND user_initials

    IF SQLCODE EQUAL ZERO
        EXEC SQL
        UDPATE REO_INVEST_WORKOUT SET CERT_NBR = cert_nbr,
        INVESTOR_CODE = investor_name, USER_INITIALS = 'F-EFT',
        WORKOUT_PGM_IND = workout_pgm_ind, INVESTOR_LOAN_NBR =
        investor_loan_nbr, LENDER_LOAN_NBR = lender_loan_nbr,
        LENDR_NAME_KEY = REO_LENDR_NAME.LENDR_NAME.KEY from
        above select
        END-EXEC.
    ELSE

        INSERT INTO REO_LENDR_NAME VALUES (servicer_name from
        transaction, investor_code from transaction, workout_pgm_ind from
        transaction, ' ', ' ', 'F-EFT')

        NOTE – need to get LENDR_NAME_KEY from above insert

        INSERT INTO REO_INVEST_WORKOUT VALUES (cert_nbr,
        investor_name, ' ', 'F-EFT', workout_pgm_ind, ' ', ' ', ' ', ' ',
        investor_loan_nbr, lender_loan_nbr, ' ', ' ', NULL, ' ', ' ', NULL,
        LENDR_NAME_KEY from above insert, NULL, ' ',' ',' ', 0,' ')

        Error with Error-Code = 703
        Error-Field = REO_LENDR_NAME.LENDR_NAME
        Error-Data = REO_LENDR_NAME.INVESTOR_CODE

        LMO err_codes table message_txt for err_code_txt = 703 will be
        Message Text ' New Servicer/Investor entry added to Lender Name Table.
        Notify Joyce McKenzie to set AMBASSASOR_IND appropriately.'

      End If
    End If
Else
/* no investor record exists in DB2 for this certificate – set one up
    EXEC SQL
    SELECT LENDR_NAME_KEY FROM REO_LENDR_NAME
        WHERE LENDR_NAME = servicer_name from transaction
        AND INVESTOR CODE = investor_name passed in on transaction
    END-EXEC.
    IF SQLCODE EQUAL ZERO
        EXEC SQL

INSERT INTO REO_INVEST_WORKOUT VALUES (cert_nbr, investor_name, ' ', 'F-EFT', workout_pgm_ind, ' ', ' ', ' ', ' ', investor_loan_nbr, lender_loan_nbr, ' ', ' ', ' ', ' ', ' ', ' ', LENDR_NAME_KEY, ' ', ' ', ' ', ' ', 0 , ' ')
END-EXEC.

ELSE

INSERT INTO REO_LENDR_NAME VALUES (servicer_name from transaction, investor_code from transaction, workout_pgm_ind from transaction, ' ', ' ', 'F-EFT')

NOTE – need to get LENDR_NAME_KEY from above insert

INSERT INTO REO_INVEST_WORKOUT VALUES (cert_nbr, investor_name, ' ', 'F-EFT', workout_pgm_ind, ' ', ' ', ' ', ' ', investor_loan_nbr, lender_loan_nbr, ' ', ' ', NULL, ' ', ' ', NULL, LENDR_NAME_KEY from above insert, NULL, ' ', ' ', ' ', 0,' ')

Error with Error-Code = 703
Error-Field = REO_LENDR_NAME.LENDR_NAME
Error-Data = REO_LENDR_NAME.INVESTOR_CODE

LMO err_codes table message_txt for err_code_txt = 703 will be Message Text ' New Servicer/Investor entry added to Lender Name Table. Notify Joyce McKenzie to set AMBASSASOR_IND appropriately.'

End If
End if

P-DELQ-REC-SETUP.   (not yet complete)

INSERT G8-CERT-REC
        CERT_NBR,
INSERT G8-DELQ-REC
        CAT_CD ??, LOAN DUE DATE, CURR UPB
??? ANY OTHER RECS REQUIRED

P-IDMS-FAILED-UPDATE.

IF G8-CERT-REC NOT FOUND FOR CERT_NBR+ Master Policy Nbr ION
        Create error record with
                Error-Code = 107
                Error-Field = ' '
                Error-Data = ' '
                Message txt for error code 107 'Record not found for cert'.

        Exit Processing.
END IF

If (G8-CERT-REC first 2 positions of FILE-LOC = 'C#' or 'C-') or (CM-FILE-LOC not = 'F-EFT')
        (then certificate is in Claims)
        Error with Error-Code = 122
                Error-Field = FILE-LOC
                Error-Data = ' '

LMO err_codes table message_txt for err_code_txt = 122 will be
Message Text 'Current workout cannot be marked as Failed.   Please contact GE for assistance -
see Contact Us.'

Exit Processing.
End If

IF G8-DELQ-REC not found for cert then
Error with Error-Code = 108
Error-Field = 'G8-DELQ-REC'
Error-Data = ' '

LMO err_codes table message_txt for err_code_txt = 108 will be
Message Text 'Physical Database Error Occurred – Please Contact GE for assistance.'

Exit processing.
End If.

/*UPDATE STATUS CHANGE DATE
DL-WOUT-STAT-DATE-6 = CURRENT SYSTEM DATE from transaction
/*CURRENT STATUS TO PENDING
DL-WORKOUT-STAT-CODE = 'N'

/* SET EVAL STATUS TO APPROVED
DL-CURR-WORKOUT-IND = 'F'

/*UPDATE LAST UPDATE DATE
DL-LST-DELQ-UPDT-DATE-6 = CURRENT SYSTEM DATE

P-IDMS-NOTEPAD-INSERT.   (not completed yet)

Move the text passed in on the transaction to working storage which is redefined as
Pic X(55) occurs 50 times.
OBTAIN CALC on G8-DELQ-REC for this cert-nbr key to be sure you are current on the correct
IDMS record.

/* Insert Notepad Header Record

/* Insert Notepad Text Record

DATE – CURRENT DATE
BY = 'EFT'
TEXT = text passed in on transaction for each 55-byte length that is nonblank.

Application Functions

Description: Business logic used to determine Approval on a workout. The first function ValidWORequest runs based on the data entered in the web application and for the requested workout type. The code runs a series of edits and either declares the request valid or errors it. If it errors, the user is presented with the Does Not Meet Guidelines screen displaying the respective message. The second function SetApprovalConditions contains the logic required to build the Approval web page to show the user the terms and conditions of the approval.

```
Function ValidWORequest (requestedWO As String, internalIDNbr As String)
*** this function will return either
*** a) FALSE, sErrCode, sErrField, sErrData, a proceed message, and up to 3
*** proceed  options  OR
*** b) TRUE
'Workout Guidelines – Feasibility Edits

ValidWORequest = True        ' if no errors


*** to handle edit on REO data for Valid WO
select * from loans where loans.internal_id_nbr = internalIDNbr
If oLoans.workout_cd = 'SYSBLK'
        If requestedWO in ('BAP', 'BAPMOD') then
          'prior BAP Edit
          If oLoans.previous_BAP_adv_Amt > 0 then
                  'error message = 'Unpaid Balance Exists on a prior BAP.'
                  SErrCode = '506'
                   proceedMsgBegin1
                  in a table then show
                  proceedOption1
                  proceedOption2
                  proceedOption3
                  ProceedOption6
                  ValidWORequest = False
          End If
        Else
                Return
        End If
End if

select * from borrowers where borrowers.internal_id_nbr = internalIDNbr and borr_cd = 'PRI'
select * from subj_property where subj_property.internal_id_nbr = internalIDNbr

'define Does not meet guidelines options on how to proceed

proceedMsgBegin1 = 'You can : '
proceedMsgBegin2 = 'Please '
proceedMsgBegin3 = 'You can: Increase contribution from borrowers  OR'
proceedMsgBegin4 = 'You can: Increase sales price OR reduce closing costs  OR'
proceedMsgBegin5 = 'You can : Increase sales price OR reduce closing costs,  Increase Borrower
Contribution of Cash or Cash Equivalent P-Note  OR '
msg6 and msg7 have been deleted

'the click here link will close this window and return user to MainPage
proceedOption1 = 'Choose another workout. Click here.'
```

'the click here link will close this window and link to www.e-lmo.com
If security_level = 93 then
'user is not authorized to do full data entry into LMO
        proceedOption2 = 'Choose the full data entry option. Click here.'
Else
        proceedOption2 is not allowed as an option so do not include
End If

'the click here link will close this window and load the Submit Package form
proceedOption3 = 'Submit a completed package to GE for review. Click here.'
proceedOption4 = 'Choose to do a MOD, Presale or Deed-in-lieu workout for this loan.'
proceedOption5 = 'Choose a Presale or Deed-in-lieu workout for this loan.'
'click here will take the user to the Contact Us screen.
'NOTE – this proceed option will be added to ALL cases where validWORequest is False
proceedOption6 = 'Contact GE for assistance. Click Here.'
NOTE
        SErrField = Blank for ALL messages UNLESS OTHERWISE NOTED
        SerrData = Blank for ALL messages UNLESS OTHERWISE NOTED
****
'setting bankruptcyStatus
dim bankruptcyStatus as string

Select chp7_ind, chp7_des, other_bankrutpcy_des from borrowers
where borrowers.internal_id_nbr = internalIDNbr (as passed into function) and borr_cd = 'PRI'

If oBorrowers.chp7_ind = 'Y' then
        If oBorrowers.servicer_bkrpt_status_ind = 'R' then
                bankruptcyStatus = 'Chp 7 Reaffirmed Discharged'
        else
                If oBorrowers.servicer_bkrpt_status_ind = 'N' then
                        bankrutpcyStatus = 'Chp 7 NonReaffirmed Discharged'
                else
                        if oBorrowers.servicer_bkrpt_status_ind = ' ' then
                                bankrtupcyStatus = 'Chp 7 Active'
                        endif
                End If
        End If
else
        If oBorrowers.Chp7_ind = 'N' or ' ' then
                if oBorrowers.other_bankruptcy_des = 'Chapter 11' then
                        bankrtupcyStatus = 'Chapter 11 Active'
                else
                        if oBorrowers.other_bankruptcy_des = 'Chapter 13' then
                                bankrutpcyStatus = 'Chapter 13 Active'
                        else
                                bankrutpcyStatus = 'N/A'
                        End iF
                END If
        End If
End If

'These edit applies for ALL workouts'
        If bankruptcyStatus = 'Chp 7 Active' then
        'no workout options are allowed on active chp 7 bankruptcies

```
                    'fatal error for this workout
                            sErrCodeValue = '501'
                            proceedMsgBegin1
                            proceedOption3
                            proceedOption6
                            ValidWORequest = False
             End if
```

```
             estNbrDaysDelinquent = nbr days difference between  current system date and
                                    oLoans.loan_due_date
             If (oLoans.category_cd= 'ND' or '00') and estNbrDaysDelinquent > 30 then
                     'fatal error for this workout'
                     sErrCodeValue = '603'
                     ValidWORequest = False


                     Note –err message = 'GE does not show this loan as delinquent.  Please contact GE
                     Delinquency Reportg at 1-800-334-9270')
             End if


             'edit on Investor Name selected
             If  oLoans.investor_Name= 'Freddie Mac' then
                     SErrCode = '502'
                     ValidWORequest = False


                     Error Message  'Cannot submit a workout for this loan.  Loan is part of delegated
                     program.'
             End if
             ****
             Calculate daysDiff = #days difference between (oLoans.orig_date and oLoans.Loan_due_date)
             Calculate mosDiff = # months difference between (oLoans.orig_date and oLoans.Loan_due_date)
             If (daysDiff <= 30)  or  (mosDiff <=12) then
                     'a warning message should be logged to indicate
                     'rep will be responsible for notifying Investigations upon approval via Workflow Email
                     Insert into message_info values (@sysDateTime, @siteID, @certNbr,
                     'MAX_VALUES.FT_' , '701', oLoans.orig_date , oLoans.LoanDueDate)
                     'Just a warning so validWORequest should still = TRUE
             End if
             *********
```

```
     'This edit applies for ALL CURE related workout requests
     If requestedWO = 'Repay/Forbear' then
             If oLoans.nbr_months_delq  > 24 months
                     SErrCode = '503'
                     ProceedMsgBegin2
                     ProceedOption3
                     ProceedOption5
                     ProceedOption6
                     ValidWORequest = False

     'error message =  'Loan is greater than 24 months delinquent.'

             End If
     End If

     'if passes above edit then continue with the following select stmt
```

Select Case reqWorkoutType

    Case "Repay/Forbear"
    'Foreclosure Start Edit/Sale Date EDIT REMOVED -> replaced with a Condition on the
    Approval letter that a Stipulated Agreement must be returned to GE.

    Select * from repay where repay.internal_id_nbr = internalIDNbr

     'repayment term edit
     ' max_values.ft_RepayTerm = 18 mos.
     If repay.term_w_curr_disp_amt > max_values.ft_Max_Repay_Term then
        SErrCode = '504'
        proceedMsgBegin1
        in a table then show
        proceedOption1
        proceedOption2
        proceedOption3
        ProceedOption6
        ValidWORequest = False.

    'error message = 'Repay Term exceeds maximum allowable term of ' &
max_values.ft_RepayTerm & ' months.'
        End If

     'Bankruptcy edit
     ' If bankruptcy status is Chp 7 Reaffirmed or Chp13 then conditional approval will handle the
     ' request for documentation (e.g. Reaffirmation agreement) to prove borrower willingness
     ' to enter this arrangement and/or that this is not an active bankruptcy'
     'NOTE – language on conditional approval will dictate what documentation is required
     If bankruptcyStatus = 'Chp 7 NonReaffirmed Discharged' OR 'Chapter 11' then
        if oLoans.est_fclsr_date = '01/01/1900' or oLoans.fclsr_sale_date = '01/01/1900' then
        'loan has NOT been referred to Forclosure'
            SErrCode = '505'
            proceedMsgBegin2
            proceedOption3
            proceedOption4
            ProceedOption6
        ValidWORequest = False.
        'error message = 'Loan indicates bankruptcy. '
        End If
     End If
     ValidWORequest = True

    Case "BAP"

    Select * from bap where bap.internal_id_nbr = internalIDNbr

     'prior BAP Edit
     If oLoans.previous_BAP_adv_Amt > 0 then
        'error message = 'Unpaid Balance Exists on a prior BAP.'
        SErrCode = '506'
        proceedMsgBegin1
        in a table then show
        proceedOption1
        proceedOption2

```
                    proceedOption3
                    ProceedOption6
                    ValidWORequest = False
             End IF


          'category code edit
           If  month portion of oLoans.loan_Due_Date > current month then
                    'error message  = 'Loan is not delinquent. '
                    SErrCode = '507'
                     proceedMsgBegin1
                    in a table then show
                    proceedOption1
                    proceedOption2
                    proceedOption3
                    ProceedOption6
                       ValidWORequest = False
             End If


          'Occupancy Edit
          '??? Check if REO has property use info, if so then if Rental or Residential and Occupancy is
       Tenant then pass the occupancy edit.


              If  subj_property.occupancy_des is NOT 'Owner' or 'Owner & Tenant' or 'Vacant - Occupied
       W/in 90 Days'  then
                       'error message = 'Property must be occupied. '
                       sErrCode = '508'
                        proceedMsgBegin1
                       proceedOption1
                       proceedOption2
                       proceedOption3
                       ProceedOption6


                       ValidWORequest = False.
             End If
          'Bankruptcy Edit – if other than Chp7 Reaffirmed then consider as Active Bankruptcy
              If  banktuptcyStatus = 'Chp 7 NonReaffirmed Discharged' OR 'Chapter 11' then
                    SErrCode = ' 505'
                    proceedMsgBegin1
                    in a table then show
                    proceedOption1
                    proceedOption2
                    proceedOption3
                    ProceedOption6


             End If


          'Property value  / date edit
          'max_values.ft_NbrBPODays = 180
             If  oSubj_property.date_of_value_date <= (current Date – max_values.ft_NbrBPODays) then
                    'error message = 'Property Valuation Date is older than 90 days.  Please obtain a recent
                    'valuation.  '
                    sErrCode = '509'
                    ValidWORequest = False
             End If
```

If oSubj_property.as_is_value_amt is ???? determine condition for tolerance
    'error message = ??????
    ValidWORequest = False
End If

'Equity Edit
If (oLoans.curr_upb_amt *oSubj_property.severity_amt) < (max_values.ft_FMVPct *
oSubj_property.as_is_value_amt) then
    'error message = 'Does not meet guidlines. '
    sErrCode = '519'
    sErrField = 'Property Equity'
    proceedMsgBegin1
    in a table then show
    proceedOption1
    proceedOption2
    proceedOption3
    ProceedOption6
    ValidWORequest = False

   End IF

   'calc Max BAP Advance amount for BAP or BAPMODs WITHOUT Capitalization Amt
   ' -- see below for max bap for BAP MOD with Cap
If oLoans.workout_cd = 'BAP' or 'BAPMOD Rate' or 'BAPMOD Term' or
    'BAPMOD RateTerm' then
    maxBAPAmtReqd = (reinstateAmt – priBorrContribAmt)
Else

    maxBAPAmtReqd = (reinstateAmt – priBorrContribAmt – capitalizationAmt entered)
    If maxBAPAmtReqd < = 0 then
    'error message = 'BAP is not required to bring loan current given the capitalization
    ' amount.
    SErrCode = '511'
    proceedMsgBegin1
    in a table then show
    proceedOption1
    proceedOption2
    proceedOption3
    ProceedOption6
    ValidWORequest = False

End If
'max amount to be advanced is the lesser of 50% of exposure, $15K or amount needed to bring
'current.
    maxBAPViaExposure = (max_values.ft_BAPExposurePct * (oLoans.curr_upb_amt *
oSubj_property.severity_amt *
    coveragePct)
If maxBAPAmtReqd > maxBAPViaExposure then
   If maxBAPViaExposure > max_values.ft_BAPLimitAmt then
      maxBAPAllowedAmt = max_values.ft_BAPLimitAmt
      addtlContrib = maxBAPAmtReqd – maxBAPAllowedAmt
      'error message = ''BAP Amount Required Exceeds Guidelines. Additional
   Borrower Contribution is required for approval.'
      SErrCode = '512'
      SErrField = 'MaxBAP $'&maxBAPAllowedAmt
      SDataField = 'Addtl Contrib $'&addtlContrb

```
                        ValidWORequest = False
            Else
                        maxBAPAllowedAmt = maxBAPViaExposure
                        addtlContrib = maxBAPAmtReqd – maxBAPAllowedAmt
                        'error message = "BAP Amount Required Exceeds Guidelines.  Additional
            Borrower Contribution  is required for approval.'
                        SErrCode = '512'
                        SErrField = 'MaxBAP $'&maxBAPAllowedAmt
                        SDataField = 'Addtl  Contrib $'&addtlContrb
                        ValidWORequest = False
            End If
        Else
            If maxBAPAmtReqd > max_values.ft_BAPLimitAmt then
                            maxBAPAllowedAmt = max_values.ft_BAPLimitAmt
                        addtlContrib = maxBAPAmtReqd – maxBAPAllowedAmt
                        'error message = 'BAP Amount Required Exceeds Guidelines.  Additional
            Borrower Contribution  is required for approval.'
                        SErrCode = '512'
                        SErrField = 'MaxBAP $'&maxBAPAllowedAmt
                        SDataField = 'Addtl  Contrib $'&addtlContrb
                        ValidWORequest = False
            Else
            'otherwise OK with maxBapAmtReqd is OK without addtlContrib and so workout is OK
                        maxBAPAllowedAmt = maxBAPAmtReqd
                        addtlContrib = 0
            End If
        End If


            'Affordability Edit
            If (oBAP.dispos_inc_used_amt  > 0) then
                        'then determine possible payment options which would leave
        oBAP.dispos_inc_used_amt  positive
                        'start with 10 years (120mos) and move back by 6 months each time until disposable
                        'income goes negative.  Use the MinNoteTerm to prefill the BAP Note term/payment
                        'dropbox, incrementing by 6 months up to 120 months.
                        nbrMos = 120
                        Do While (newDisposableIncome> 0)
                                    newDisposableIncome= (oBAP.dispos_inc_used_amt  – (maxBAPAllowedAmt /
        nbrMos))
                                    If newDisposableIncome> 0 then
                                            MinNoteTerm = nbrMos
                                            nbrMos = nbrMos – 6
                                    end if
                        Loop
                        'reset min note term since this last iteration caused oBAP.dispos_inc_used_amt  to go
        negative
                        MinNoteTerm = nbrMos + 6
                        'check affordability - if borrower can't make note payment at 120 months then fail BAP
                        If (MinNoteTerm = 120) And
                                    ( (oBAP.dispos_inc_used_amt  – (maxBAPAllowedAmt / nbrMos)) <0) then
                                    'error message = 'Borrower can not afford minimum Note Payment.'
                                    SErrCode = '513'
                                    proceedMsgBegin1
                                    in a table then show
                                    proceedOption1
```

```
                    proceedOption2
                    proceedOption3
                    ProceedOption6
                    ValidWORequest = False.
        End If


    Case "BAPMOD"

    bapmodTypeCd = Upper(substr(oLoans.workout_cd, 7, 40))
        Select * from bap_payment where bap_payment.internal_id_nbr = internalIDNbr and
bapmod_type_cd = rtrim(bapmodTypeCd)


            calculate maxCAPGEInsure = the lesser of
capUsingOrigBal =( oLoans.orig_UPB_amt *   (select maxOverUPB from workout.max_values) ) –
oLoans.current_upb_amt )
OR
capUsingValue = (oLoans.orig_LTV_amt / 100) * oSubj_property.as_is_value_amt


        'prior BAP Edit
        If oLoans.previous_BAP_adv_Amt > 0 then
                'error message = 'Unpaid Balance Exists on a prior BAP. '
                sErrCode = '514'
                proceedMsgBegin1
                in a table then show
                proceedOption1
                proceedOption2
                proceedOption3
                ProceedOption6
                ValidWORequest = False
        End IF


        'category code edit
        If  month portion of oLoans.loan_Due_Date > current month then
                errReason  = 'Loan is not delinquent.'
                SErrCode = '507'
                proceedMsgBegin1
                in a table then show
                proceedOption1
                proceedOption2
                proceedOption3
                ProceedOption6
                  ValidWORequest = False
        End If


    'Occupancy Edit
    '??? Check if REO has property use info, if so then if Rental or Residential and Occupancy is
Tenant then pass the occupancy edit.

        If  oSubj_property.occupancy_des is NOT 'Owner' or 'Owner & Tenant' or 'Vacant -
Occupied W/in 90 Days'  then
                'error message = 'Property must be occupied. '
                sErrCode = '508'
                proceedMsgBegin1
                in a table then show
```

```
                    proceedOption1
                    proceedOption2
                    proceedOption3
                    ProceedOption6
                    ValidWORequest = False.
        End If
'Bankruptcy Edit – if other than Chp7 Reaffirmed then consider as Active Bankruptcy
        If  banktuptcyStatus = 'Chp 7 NonReaffirmed Discharged'  OR  'Chapter 11'  then
                    'error message = 'Bankruptcy Type. '
                    sErrCode = '505'
                    proceedMsgBegin1
                    in a table then show
                    proceedOption1
                    proceedOption2
                    proceedOption3
                    ProceedOption6
                    ValidWORequest = False.
        End If


        'Property value  / date edit
        'max_values.ft_NbrBPODays = 180
            If  oSubj_property.date_of_value_date <= (current Date – max_values.ft_NbrBPODays) then
                    'error message = 'Property Valuation Date is older than 90 days.  Please obtain a recent
valuation. '
                    sErrCode = '509'
                    ValidWORequest = False
            End If


        If oSubj_property.as_is_value_amt is  ???? determine condition for tolerance
                    'error message = ??????
                    ValidWORequest = False
            End If


    If oLoans.new_mod_term > 360 then
                    'error message – Term exceeds guidelines for maximum term of 360 months.'
                    sErrCode = '520'
                    sErrField = 'Term'
                    sErrData = oLoans.new_mod_term
                    ProceedMsgBegin1
                    ProceedOption1
                    ProceedOption2
                    ProceedOption3
                    ProceedOption6
                    ValidWORequest = False
    End if


        'Equity Edit
        If (oLoans.curr_upb_amt *oSubj_property.severity_amt) > (max_values.ft_FMVPct *
oSubj_property.as_is_value_amt) then
                    'error message = 'Does not meet Guidelines'
                    sErrCode = '510'
                    sErrField = 'Property Equity'
                    proceedMsgBegin1
                    in a table then show
                    proceedOption1
```

```
                    proceedOption2
                    proceedOption3
                    ProceedOption6
                    ValidWORequest = False

        End IF

        'calc Max BAP Advance amount for BAP or BAPMODs WITHOUT Capitalization Amt
        ' – see below for max bap for BAP MOD with Cap
        If oLoans.workout_cd = 'BAP'  or  'BAPMOD Rate' or  'BAPMOD Term'  or
                    'BAPMOD RateTerm' then
                    maxBAPAmtReqd = (reinstateAmt – priBorrContribAmt)
        Else
                    maxBAPAmtReqd = (reinstateAmt – priBorrContribAmt – capitalizationAmt entered)
                    If maxBAPAmtReqd < = 0 then
                    'error message = 'BAP is not required to bring loan current given the capitalization
                    ' amount.
                    SErrCode = '511'
                    proceedMsgBegin1
                    in a table then show
                    proceedOption1
                    proceedOption2
                    proceedOption3
                    ProceedOption6
                    ValidWORequest = False

        End If
        'max amount to be advanced is the lesser of 50% of exposure, $15K or amount needed to bring
        'current.
                    maxBAPViaExposure = ( max_values.ft_BAPExposurePct * (oLoans.curr_upb_amt
        *oSubj_property.severity_amt *
                    coveragePct)
        If maxBAPAmtReqd > maxBAPViaExposure then
                    If maxBAPViaExposure > max_values.ft_BAPLimitAmt then
                                maxBAPAllowedAmt = max_values.ft_BAPLimitAmt
                                addtlContrib = maxBAPAmtReqd – maxBAPAllowedAmt
                                'error message = 'BAP Amount Required Exceeds Guidelines.  Additional
                    Borrower Contribution  is required for approval.'
                                SErrCode = '512'
                                SErrField = 'MaxBAP $'&maxBAPAllowedAmt
                                SDataField = 'Addtl  Contrib $'&addtlContrb
                                ValidWORequest = False
                    Else
                                maxBAPAllowedAmt = maxBAPViaExposure
                                addtlContrib = maxBAPAmtReqd – maxBAPAllowedAmt
                                'error message = 'BAP Amount Required Exceeds Guidelines.  Additional
                    Borrower Contribution  is required for approval.'
                                SErrCode = '512'
                                SErrField = 'MaxBAP $'&maxBAPAllowedAmt
                                SDataField = 'Addtl  Contrib $'&addtlContrb
                                ValidWORequest = False
                    End If
            Else
                    If maxBAPAmtReqd > max_values.ft_BAPLimitAmt then
                                    maxBAPAllowedAmt = max_values.ft_BAPLimitAmt
```

```
                    addtlContrib = maxBAPAmtReqd – maxBAPAllowedAmt
                    'error message = 'BAP Amount Required Exceeds Guidelines.  Additional
             Borrower Contribution is required for approval.'
                         SErrCode = '512'
                         SErrField = 'MaxBAP $'&maxBAPAllowedAmt
                         SDataField = 'Addtl  Contrib $'&addtlContrb
                         ValidWORequest = False
                    'otherwise OK with maxBapAmtReqd is OK without addtlContrib and so workout is OK
             End If


             'Affordability Edit
             If (oBAP.dispos_inc_used_amt  > 0) then
                    'then determine possible payment options which would leave
oBAP.dispos_inc_used_amt  positive
                    'start with 10 years (120mos) and move back by 6 months each time until disposable
                    'income goes negative.  Use the MinNoteTerm to prefill the BAP Note term/payment
                    'dropbox, incrementing by 6 months up to 120 months.
                    nbrMos = 120
                    Do While (newDisposableIncome> 0)
                           newDisposableIncome= (oBAP.dispos_inc_used_amt  – (maxBAPAllowedAmt /
nbrMos))

                           If newDisposableIncome> 0 then
                                  MinNoteTerm = nbrMos
                                  nbrMos = nbrMos – 6
                           end if
                    Loop
                    'reset min note term since this last iteration caused oBAP.dispos_inc_used_amt  to go
negative
                    MinNoteTerm = nbrMos + 6
                    'check affordability - if borrower can't make note payment at 120 months then fail BAP
                    If (MinNoteTerm = 120) And
                           ( (oBAP.dispos_inc_used_amt  – (maxBAPAllowedAmt / nbrMos)) <0) then
                           'error message = 'Borrower can not afford minimum Note Payment.'
                           SErrCode = '513'
                            proceedMsgBegin1
                           in a table then show
                           proceedOption1
                           proceedOption2
                           proceedOption3
                           ProceedOption6
                           ValidWORequest = False.
                    End If


      Case "MOD"


      modTypeCd = Upper(substr(oLoans.workout_cd, 4, 40))
      Select * from mod where mod.internal_id_nbr = internalIDNbr and mod_type_cd =
rtrim(modTypeCd)


             'bankruptcy edit – no code edits.  Approval conditions will dictate documentation required if
banktuptcy status is other than Chapter 11 or Chp 7 Reaffirmed.
                    'Can accept MODs on active bankruptcies from Fannie/Freddie with Investor Rider
                    'Condition of approval is receipt of Investor Rider Document .
                    'Can accept MODS on active bankruptcies for private investor as long as receive
documentation with same language as is in Fannie/Freddie Rider.
```

'Note – approval letter will show
'Capitalization Amount :   amt user entered for cap
'Modified Loan Balance = curr UPB + entered CAP
'GEInsured Amount = up to 105% of original UPB

If oLoans.new_mod_term > 360 then
        'error message – Term exceeds guidelines for maximum term of 360 months.'
        sErrCode = '520'
        sErrField = 'Term'
        sErrData = oLoans.new_mod_term
        ProceedMsgBegin1
        ProceedOption1
        ProceedOption2
        ProceedOption3
        ProceedOption6
        ValidWORequest = False
End if

Case " Presale"

Select * from presale where presale.internal_id_nbr = internalIDNbr

If oPresale.presale_closing_date > oLoans.payoff_date then
        'error message = 'Presale Closing Date must be less than or equal to Payoff Date.'
        sErrCode = '521'
        sErrField = 'Presale Closing Date'
        sErrData = oPresale.presale_closing_date
        validWORequest = False
End If

If oPresale.presale_closing_date > current system date + 60 days then
        'error message = 'Presale must close within 60 days from current date.'
        sErrCode = '522'
        sErrField = 'Presale Closing Date'
        sErrData = oPresale.presale_closing_date
        validWORequest = False

        'if loan is current, then use the following edits for feasibility
If oLoans.category_Cd = 'ND' or '00' then

        netProceeds = osubj_property.offer_amt – oPresale.closing_Cost_amt
        If netProceeds + oBorrowers.initial_cntrb_amt where borr_cd = 'PRI') <
oLoans.actual_payoff_Amt then
        'error message = 'Net Proceeds + contribution does not meet full loss. Additional
        contribution is required.'
        SErrCode = '515'
        SErrField = 'Addtl Contribution'
        SErrData = (oLoans.actual_payoff_Amt – netProceeds)
        ProceedMsgBegin5
        in a table then show
        proceedOption1
        proceedOption2
        proceedOption3
        ProceedOption6

```
Else
        'loan is delinquent, so perform the following edits
        'bankruptcy edit
        If bankruptcyStatus = "Chp 7 NonReaffirmed Discharged" OR 'Chp 11' OR 'Chp 13' then
                If (oSubj_property.date_of_value_date <= (current Date –
        max_values.ft_NbrBPODays)) then
                        'error message = 'Property Valuation Date is older than 90 days. Please obtain
                        a 'recent valuation. '
                        sErrCode = '509'
                        ValidWORequest = False
                End If
                If (oSubj_property.as_is_value_amt) > 0 And ( ???? determine condition for tolerance)
                        'error message = 'Required minimum Net On Sale not met. '
                        sErrCode = '516'
                        proceedMsgBegin4
                        in a table then show
                        proceedOption1
                        proceedOption2
                        proceedOption3
                        ProceedOption6

                        ValidWORequest = False
                End If
                If (oSubj_property.actual_net_on_sale_amt < workout.max_values.nosPct *
                oSubj_property.as_is_value_amt ) then
                        'error message = 'Required minimum Net On Sale not met. '
                        sErrCode = '516'
                        proceedMsgBegin4
                        in a table then show
                        proceedOption1
                        proceedOption2
                        proceedOption3
                        ProceedOption6

                        ValidWORequest = False

                'Fair Market Value edit – check that NOS is at least x% of value
                        If (oSubj_property.as_is_value_amt– oLoans.actual_payoff_Amt) <
        (oSubj_property.as_is_value_amt* workout.max_values.nosPct) then
                        'error message = 'Required Net On Sale not met.'
                        sErrCode = '516'
                        proceedMsgBegin4
                        in a table then show
                        proceedOption1
                        proceedOption2
                        proceedOption3
                        ProceedOption6
                        ValidWORequest = False
                End If

                'Loss Amt Edit
                estLossAmt = oLoans.actual_payoff_Amt – (oSubj_property.offer_amt –
        oPresale.closing_Cost_amt)
                        If estLossAmt > max_values.ft_LossLimitAmt then
                                'error message = 'Maximum Loss Limit Exceeded. '
```

```
                        sErrCode = '517'
                        proceedMsgBegin4
                        in a table then show
                        proceedOption1
                        proceedOption2
                        proceedOption3
                        ProceedOption6
                        ValidWORequest = False
          End If


    Else
       If bankruptcy status 'Chp7 Reaffirmed Discharged' or 'N/A'
          'all other edits pertain to ANY OTHER TYPE of Bankruptcy??
          'payoff to closing date edit.  Payoff Date must be = Closing Date included at screen level
          'Alert message = 'Payoff Date must equal Closing Date.'

          'Property value / date edit
          If oSubj_property.date_of_value_date <= (current Date – max_values.ft_NbrBPODays)
then
                        'error message = 'Property Valuation Date is older than 90 days.  Please obtain
                        a 'recent valuation. '
                        sErrCode = '509'
                        ValidWORequest = False
          End If
          If (oSubj_property.as_is_value_amt) > 0 And ( ???? determine condition for tolerance)
                        'error message = ??????
                        ValidWORequest = False
          End If

          'required NOS / Net Proceeds edit
          If oSubj_property.as_is_value_amt> 0 And oLoans.actual_payoff_amt > 0 then
                        reqdNetOnSale = fastTractNetProceedsPct * oLoans.actual_payoff_amt
          '             estNetProceedsOfSale = (salesPriceAmt – closingCostAmt + borrCashContrib
          '             + claimReductionAmt)
                        estNetProceedsOfSale = (oSubj_property.offer_amt –
          oPresale.closing_Cost_Amt + oBorrowers.initial_contrib_amt where borr_cd = 'PRI'
                        + oPresale.act_cntrb_ge_clmreduc_amt)
                        if estNetProceedsOfSale < reqdNetOnSale then
                              sErrCode = '516'
                              proceedMsgBegin5
                              in a table then show
                              proceedOption1
                              proceedOption2
                              proceedOption3
                              ProceedOption6
                              ValidWORequest = False
                        End If
       End If

          'Fair Market Value edit – check that NOS is at least x% of value
                If (oSubj_property.as_is_value_amt– oLoans.actual_payoff_amt) <
          (oSubj_property.as_is_value_amt* workout.max_values.nosPct) then
                        'error message = 'Required Net On Sale not met.'
                        sErrCode = '516'
                        proceedMsgBegin5
```

```
                              in a table then show
                              proceedOption1
                              proceedOption2
                              proceedOption3
                              ProceedOption6
                              ValidWORequest = False
                    End If


              'Loss Amt Edit
              estLossAmt = oLoans.actual_payoff_amt – (oSubj_property.offer_amt –
      oPresale.closing_Cost_Amt)
                    If estLossAmt > max_values.ft_LossLimitAmt then
                              'error message = 'Maximum Loss Limit Exceeded. '
                              sErrCode = '517'
                              proceedMsgBegin5
                              in a table then show
                              proceedOption1
                              proceedOption2
                              proceedOption3
                              ProceedOption6

                              ValidWORequest = False
                    End If
              End If
      End If


              Case " Deed-in-lieu"
              Select * from dil where dil.internal_id_nbr = internalIDNbr


                    'Property value / date edit
                    If  oSubj_property.date_of_value_date <= (current Date – max_values.ft_NbrBPODays)
      then
                              'error message = 'Property Valuation Date is older than 90 days.  Please obtain
                              a 'recent valuation. '
                              sErrCode = '509'
                              ValidWORequest = False
                    End If
                    If (oSubj_property.as_is_value_amt) > 0 And ( ???? determine condition for tolerance)
                              'error message = ??????
                              ValidWORequest = False
                    End If


              'bankruptcy edit
              If bankruptcyStatus = "Chp 7 NonReaffirmed Discharged" then
                    expectedClaim = (oLoans.actual_payoff_Amt) - (oSubj_property.as_is_value_amt*
      workout.max_values.nos_pct)
                    If  expectedClaim < (oLoans.Actual_Payoff_Amount * oLoans.coverage_pct) then
                              'error message = 'Data does not indicate Loss Over Guaranty.'
                              SErrCode = '518'
                              proceedMsgBegin1
                              in a table then show
                              proceedOption1
                              proceedOption2
                              proceedOption3
                              ProceedOption6
```

```
                        ValidWORequest = False
            Else
                        lossOverGuaranteeAmt = expectedClaim – (PayoffAmount * %Covg)
                        ValidWORequest = True 'Continue with processing
            End If
      Else
            'all other edits pertain to ANY OTHER TYPE of Bankruptcy
            'deceased Borrower edit
            '***NOTE – change to a multi select dropbox and fill with borr, cobor and other borr
            'names. User to choose all who are deceased
            Count # of non-blank borrower names (priBorrLastName, coBorrLastName,
                        othBorrLastName)
            Count # of entries selected in Deceased Droplist
            If count # borrowers <> count # deceased entries then
                        'error message = 'Does not meet guidelines'
                        sErrCode = '510'
                        proceedMsgBegin1
                        proceedOption3
                        ProceedOption6
                        ValidWORequest = False
            End If
      End If

End Select

If ValidWORequest = False then
            Update loans set wo_approved_ind = 'N', wo_complete_date = systemDate
End If

Function SetupDelqInREO
'call CICS black box with cert#, master policy number,


Function SetApprovalConditions (reqWorkoutType As String)
'builds HTML for approval conditions required to be displayed on the screen
'conditions depend on Workout Type and data entered for that workout

Select Case reqWorkoutType

      Case "Repay/Forbear"
                        build html line to show 'Conditions of Approval are as follows:'
                        build html line to show '1. Loan to be current by ' & value entered in Repay Form for
Expected CureDate & '.'
                        build html line to show '2. Repayment Term is ' & value entered in Repay Form for
Expected Repay Term' & ' months.'

                        If loans.est_fclsr_date or loans.fclsr_sale_date > '01/01/1900' then
                        'loan is in foreclosure'
                        build html line to show '3. Executed Stipulatation Agreement must be submitted to
                        GE.'

      Case "BAP"
                        build html line to show 'The Approval is based on the following information: '
                        build html line to show 'Reinstatement Amount: ' & value entered in BAP Form for
ReinstatementAmt
```